

Prospectus **V1.1**

2025



Quorium

Stablecoin

Contents

I. Executive Summary	3	VI. Roadmap	31
Introduction	4	Roadmap Phases	32
Key Features	5	Roadmap Summary	36
II. Business Overview	6	VII. Tokenomics	36
Background of Quorium	7	Token Information	37
Mission	8	Conclusion	39
Vision	9		
Market Opportunity	10	VIII. Risk Factors	40
Target Audience	12	Risk Factors Breakdown	41
III. Stablecoin Model	14	IX. Conclusion	43
Stablecoins	15	Prospectus Conclusion	44
QGold - Stablecoin	16		
QGold - Explained	17	X. Appendices	45
IV. Gold Analysis	18		
Historical Overview	19		
Sources of Demand	21		
Central Bank Asset	22		
Gold as an Investment	22		
The Poor Performance in 2 Recessions	22		
Projected Growth and Stability	24		
Summary	26		
V. Environmental Benefits	27		
Gold Mining - Harm	28		
Quorium's Approach	29		
Quorium's QGold	30		

Executive Summary

Dear reader,

We are thrilled to invite you to explore The Quorium Prospectus—a document that not only outlines the foundations of QGold but also unveils the aspirations, principles, and innovations driving Quorium’s evolution in the ever-evolving world of cryptocurrencies.

In the dynamic landscape of digital finance, Quorium emerges as a beacon of innovation and responsibility. This prospectus invites you into the heart of a transformative journey, where stability, sustainability, and technological advancement converge to redefine the narrative of prosperity in the crypto space.

Join us as we navigate through Quorium’s journey, fueled by a commitment to transparency, inclusivity, and positive impact. This prospectus invites you to explore the possibilities, understand the vision, and become a part of a movement that redefines prosperity in the digital age.

Quorium

Introduction	4
Key Features	5

Introduction

We are delighted to introduce you to Quorium, a trailblazing project at the intersection of innovation, sustainability, and prosperity. Quorium is not just a cryptocurrency; it is a movement dedicated to redefining the narrative of prosperity for a sustainable tomorrow.

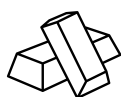
At the heart of Quorium beats a collective vision to reshape the future. We envision a world where sustainable practices harmonize with economic growth, uplifting lives and preserving our planet. Our mission is clear: to pioneer change and create a legacy of prosperity that transcends profit margins.

Quorium

Quorium is more than just a project; it is a commitment to innovation and sustainability. We believe in the transformative power of prosperity that is inclusive, leaving no one behind. Through cutting-edge technology and sustainable practices, we are dedicated to building a future where actions today shape a legacy for generations to come.



Key Features



1. Gold-Backed Stability

QGold's value is pegged to the price of gold, offering stability amid the often-volatile cryptocurrency market. The gold backing provides a secure foundation, making QGold an attractive option for those seeking stability.



2. Transparency and Audits

Quorium prioritizes transparency. Regular audits of the gold reserves back each QGold token. This commitment ensures that the claimed gold backing aligns with the actual reserves, providing users with confidence in the stability of their holdings.



3. Environmental Responsibility

Quorium places emphasis on sustainable practices. The gold reserves are sourced and managed with environmental responsibility in mind, aligning with the growing demand for eco-friendly and socially conscious investment options.



4. Tokenization of Precious Assets

QGold pioneers the tokenization of precious assets, allowing users to hold digital representations of real-world gold. This innovation enhances liquidity and accessibility, making gold-backed investments more flexible and inclusive.



5. Community-Centric Approach

Quorium's stablecoin is not just a financial instrument; it is a community-driven initiative. The project encourages active participation and engagement, fostering a sense of collective responsibility among its users.

Business Overview

Background of Quorium	7
Mission	8
Vision	9
Market Opportunity	10
Target Audience	12

Welcome to the core of Quorium’s transformative journey. In this section, we delve into the essence of Quorium’s business, showcasing our flagship product, QGold stablecoin. Grounded in stability, sustainability, and cutting-edge technology, Quorium redefines prosperity in the digital finance realm.

Background of Quorium

Inception

Quorium's journey began in 2015, fueled by a collective vision to redefine the narrative of prosperity in the crypto space. The founding partners of Quorium have been on an entrepreneurial quest since a young age, and their experiences have shaped a deep understanding of the intricacies within the corporate and financial landscape. Having witnessed first-hand the operational dynamics of current companies, the founding team was determined to challenge the status quo.

Founding Principles

The diverse expertise of the founding team, spanning mining, blockchain technology, finance, and sustainability, laid the foundation for Quorium's pioneering approach. With a collective desire to drive positive change in the world and in the crypto industry, the team embarked on a journey to create a stablecoin that would not only provide a secure store of value but also set new standards for transparency, inclusivity, and sustainability. The team's commitment to transparency, inclusivity, and positive impact has been instrumental in shaping Quorium's unique identity. As it progresses along its roadmap, Quorium envisions becoming a symbol of stability, innovation, and environmental consciousness in the broader financial market.

Vision

Quorium envisions a world where prosperity is transformative, inclusive, and sustainable. We believe in the power of innovation to create lasting positive impact. Our commitment goes beyond short-term gains; we aim to build a legacy of prosperity that resonates across generations. Through our actions today, we aspire to shape a future where the pursuit of prosperity seamlessly aligns with the well-being of our planet and its people.

Transformative Prosperity

Quorium's vision is centered on prosperity that transcends mere financial gains. We envision a transformative force that uplifts individuals, communities, and societies, fostering positive change on a global scale.

Inclusivity as a Cornerstone

In our vision, prosperity is not exclusive; it is inclusive. Quorium aspires to break down barriers, ensuring that economic opportunities are accessible to a diverse range of individuals, creating a more inclusive and equitable global financial landscape.

Sustainable Innovation

Quorium believes in the power of innovation to shape a sustainable future. Our vision includes pioneering technological advancements that not only drive financial growth but also contribute positively to the environmental and social fabric of our world.

Building a Legacy of Prosperity

Quorium is driven by a commitment to building a lasting legacy of prosperity. We envision a future where the impact of our actions reverberates through generations, creating a positive and enduring footprint on the world.

Alignment of Prosperity and Well-being

Our vision extends beyond the immediate pursuit of prosperity. Quorium aims to contribute to a future where the pursuit of financial success seamlessly aligns with the well-being of our planet and its people, fostering a symbiotic relationship between economic growth and ecological health.

Mission

At Quorium, our mission is to redefine the narrative of prosperity by pioneering positive change through sustainable practices. We are committed to this cause by setting boundaries in the mining industry. Whilst other parties still mine real world assets, we differ and follow our vision by leaving the world untouched and giving power back to the community that are inhabitants of this land. By talking to multiple miners and companies, we seek to change the current industry. By introducing our stablecoin, wealth can be shared and is inclusive.

Pioneering Positive Change:

Quorium is dedicated to being a catalyst for positive change in the crypto industry and beyond. We aim to set new standards by championing sustainable practices and fostering a culture of responsible financial innovation. Making our practices well known to set a new standard within both industries – mining and crypto.

Shared Abundance:

We believe in a future where prosperity is not confined to a select few but is shared by all. Quorium seeks to create an inclusive ecosystem where economic opportunities are accessible to everyone, contributing to a more equitable distribution of wealth. The latter being made available in the form of a stablecoin. Already there are incentives to include government practices in less fortunate countries.

Harmony Between Growth and Sustainability:

Quorium is driven by the vision of an interconnected future where economic growth coexists harmoniously with environmental sustainability. We recognize the imperative to balance financial prosperity with responsible ecological practices.

Beyond Profit Motives:

While profitability is a consideration, Quorium's mission transcends mere profit margins. Our commitment is rooted in a broader vision of societal well-being, aiming to contribute positively to the communities we serve and the world at large.

Market Opportunity

The market opportunity for Quorium and QGold is substantial, driven by several key factors:

Growing Interest in Gold:

Gold has historically been a preferred store of value, especially during economic uncertainties and market downturns. The current global economic landscape, marked by volatility and inflation concerns, has increased interest in gold as a reliable asset.

Stablecoin Demand:

The demand for stablecoins, especially those backed by tangible assets like gold, is on the rise. Investors seek stable alternatives to traditional cryptocurrencies to mitigate volatility risks while maintaining exposure to valuable assets.

Blockchain and Tokenization Trends:

The adoption of blockchain technology and asset tokenization is gaining momentum. Quorium's use of blockchain to tokenize gold provides an innovative solution that aligns with broader industry trends.

Environmental, Social, and Governance (ESG) Focus:

Quorium's commitment to sustainable and ethical gold mining practices resonates with the growing emphasis on ESG considerations. Investors increasingly seek opportunities that align with environmental and social responsibility.

Liquidity and Accessibility:

QGold offers the liquidity of a cryptocurrency while being backed by physical gold. This unique combination provides investors with a convenient and accessible way to hold and trade a stablecoin linked to a precious metal.

Institutional Participation:

The involvement of institutional investors in the cryptocurrency space is expanding. Institutions seeking exposure to gold may find QGold an attractive option due to its transparency, stability, and tokenized nature.

Market opportunity continued...

Global Economic Uncertainties:

Economic uncertainties, geopolitical tensions, and inflationary pressures contribute to an environment where traditional assets face challenges. Gold-backed stablecoins become a compelling choice for those seeking a hedge against such uncertainties.

Community and Investor Education:

As financial literacy grows, there is an opportunity to educate the community and investors about the benefits of gold-backed stablecoins. Quorium's focus on education and transparency positions it as a leader in this regard.

Potential for Expansion:

With plans to expand gold reserves through responsible mining operations, Quorium has the potential to capture an even larger market share. As the project grows, so does its capacity to provide a stable and secure digital representation of gold.

Partnerships and Integrations:

Strategic partnerships and integrations with other blockchain projects, financial institutions, and exchanges can open new avenues for Quorium, expanding its reach and impact in the market.

In summary:

The market opportunity for Quorium and QGold is driven by a convergence of factors, including the intrinsic value of gold, the demand for stable digital assets, blockchain trends, and a commitment to sustainability. Quorium is well-positioned to capitalize on this opportunity and contribute to the evolution of the digital asset ecosystem.

Target Audience

Phase 1: Investors or Strategic Partnerships to Stabilize the Coin

Investors:

Sophisticated Investors: High-net-worth individuals, institutional investors, and venture capitalists interested in stable and innovative investment opportunities.

Crypto Investors: Individuals with a keen interest in the cryptocurrency market, seeking stability and long-term value in their digital assets.

Strategic Partnerships:

Financial Institutions: Collaborations with banks, financial institutions, and asset management firms interested in incorporating a stable and sustainable digital asset into their portfolio.

Blockchain and Tech Companies: Partnerships with blockchain and technology companies for mutual growth and innovation in the digital finance space.

Environmental Organizations: Engagement with organizations focused on sustainability to further enhance Quorium's commitment to environmental responsibility.

Early Adopters:

Innovative Businesses: Companies looking for stablecoins for transactions, cross-border payments, and financial transactions with a commitment to environmental sustainability.

Sustainable Investment Platforms: Platforms catering to investors with a focus on environmentally responsible and stable investment opportunities.

Phase 2: General Public

General Public

Everyday Users: Individuals seeking a stable and eco-friendly digital asset for everyday transactions.

Retail Investors: Small and medium-sized investors interested in diversifying their portfolio with a stable and innovative digital asset.

Businesses and Merchants

Retailers: Businesses interested in accepting Quorium for transactions, attracted by its stability and commitment to sustainability.

E-commerce Platforms: Platforms seeking reliable and sustainable digital payment solutions for their customers.

Cryptocurrency Enthusiasts

Blockchain Communities: Engaging with blockchain and cryptocurrency communities to build awareness and support for Quorium.

Social Media Influencers: Partnering with influencers in the crypto space to amplify Quorium's presence and reach a broader audience.

Environmental Advocates

Sustainable and Eco-Conscious Communities: Connecting with communities and individuals who prioritize environmentally friendly practices, showcasing Quorium's commitment to reducing its carbon footprint.

Stablecoin Model

Stablecoins	15
QGold - Stablecoin	16
QGold - Explained	17

This section dives deeper into our flagship product – Qgold stablecoin. It outlines the features of generic stablecoins, showcases the importance and growing demand of stablecoins and explains the benefits of QGold.

Stablecoins

In the ever-evolving landscape of cryptocurrencies, stablecoins play a pivotal role in providing a reliable bridge between traditional finance and the crypto world. QGold, the stablecoin offered by Quorium, stands as a groundbreaking example of stability, security, and sustainability in the digital financial realm.

Stablecoin - Explained

A stablecoin is a cryptocurrency whose price is correlated to another asset, such as fiat money, a commodity, or even other cryptocurrencies. The peg to a low-volatility asset is intended to make stablecoins' value stable, as opposed to unbacked cryptocurrencies, which are extremely volatile.

Stablecoins are managed by private companies, as opposed to central bank digital currencies (CBDCs), which are digital counterparts of fiat (government-backed) currencies. They function without the liability of a 3rd party, improving transaction efficiency and lowering cross-border payment expenses, making them useful for international money transfers.

Stablecoins are classified into numerous sorts. The majority of issuance is made up of fiat stablecoins, which are connected to fiat currencies. However, there are asset-backed stablecoins, which are backed by various sorts of physical assets.

Stablecoin - Growth

Stablecoin supply and holders are in rapid expansion. The supply has exceeded US\$120 billion within 3 years. In 2019, there were 4,605 stablecoin holders in the USD circle to over 6.9 million holders in August of 2023 (Moody.com, 2023).

Stablecoin – Importance

As every market matures, there needs to be stability created. Though Bitcoin remains the most popular crypto-currency, this can be great for traders, but not for long-term investors. Stablecoins reassure price stability since they are pegged against fiat currencies or real-world assets (RWAs). Therefore, they can be used as a medium to do transactions without risking a significant drop in price.

QGold – Stablecoin

QGold is Quorium’s stablecoin, designed to maintain a stable value by being pegged to real-world assets, specifically gold. Each unit of QGold is backed by a corresponding amount of physical gold reserves, ensuring a direct link between the digital and tangible realms.

Key Features

Gold-Backed Stability

QGold’s value is pegged to the price of gold, offering stability amid the often-volatile cryptocurrency market. The gold backing provides a secure foundation, making QGold an attractive option for those seeking stability.

Transparency and Audits

Quorium prioritizes transparency. Regular audits of the gold reserves back each QGold token. This commitment ensures that the claimed gold backing aligns with the actual reserves, providing users with confidence in the stability of their holdings.

Environmental Responsibility

Quorium places emphasis on sustainable practices. The gold reserves are sourced and managed with environmental responsibility in mind, aligning with the growing demand for eco-friendly and socially conscious investment options.

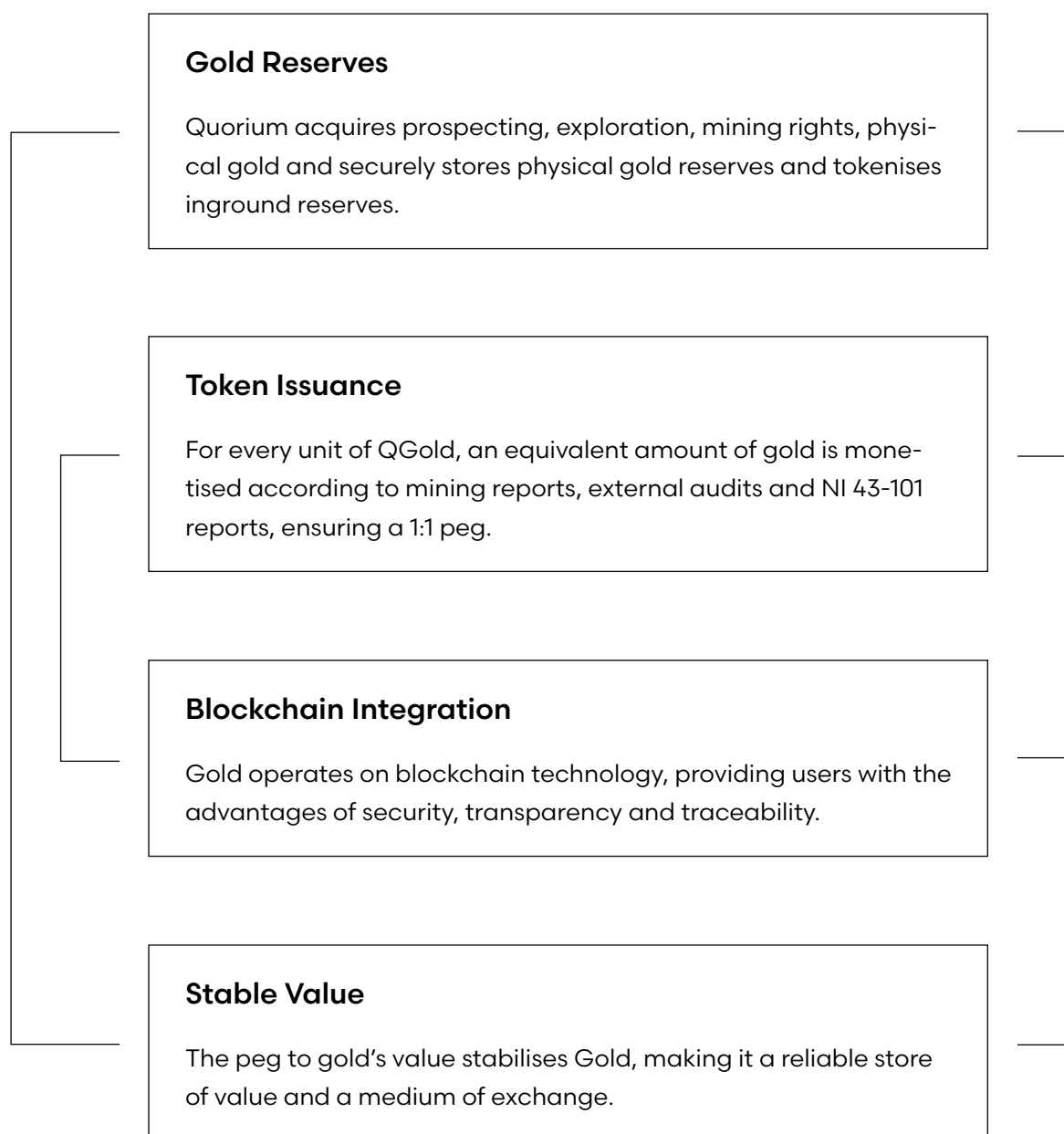
Tokenization of Precious Assets

QGold pioneers the tokenization of precious assets, allowing users to hold digital representations of real-world gold. This innovation enhances liquidity and accessibility, making gold-backed investments more flexible and inclusive.

Community-Centric Approach

Quorium’s stablecoin is not just a financial instrument; it is a community-driven initiative. The project encourages active participation and engagement, fostering a sense of collective responsibility among its users.

QGold – Explained



Gold Analysis

Historical Overview	19
Sources of Demand	21
Central Bank Asset	22
Gold as an Investment	22
The Poor Performance in 2 Recessions	22
Projected Growth and Stability	24
Summary	26

With a stablecoin pegged against gold, it is necessary to observe the supply and demand within the gold industry. This section outlines the trends that occurred over the last 3 decades and enriches you with our vision for the upcoming years.

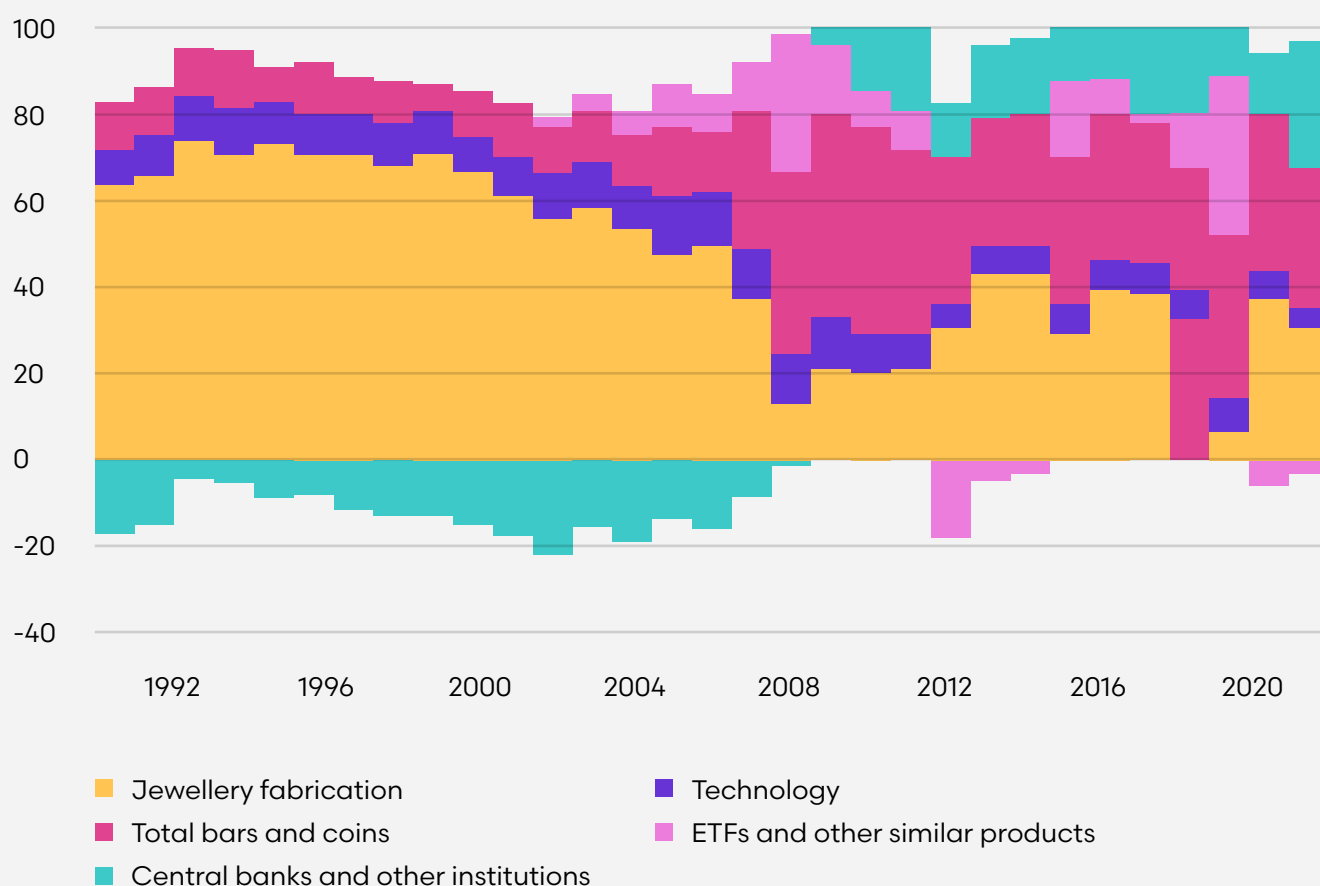
Historical overview

Over the past 30 years, gold has seen a shift in material evolution, becoming diversified both from demand and supply perspectives.

In the early 1990s, gold was mostly driven by consumers. From 1992 to 2002, net fabrication demand (jewellery and technology) accounted for the great bulk of gold demand. In contrast, net fabrication has made up a substantial but lower 44% of annual average gold demand during the last decade, reflecting trends in the gold sector, the macroeconomic backdrop, and variations in the gold price (WorldGoldCouncil, 2023).

Chart 1: The changing structure of the gold market since 1992

Share %



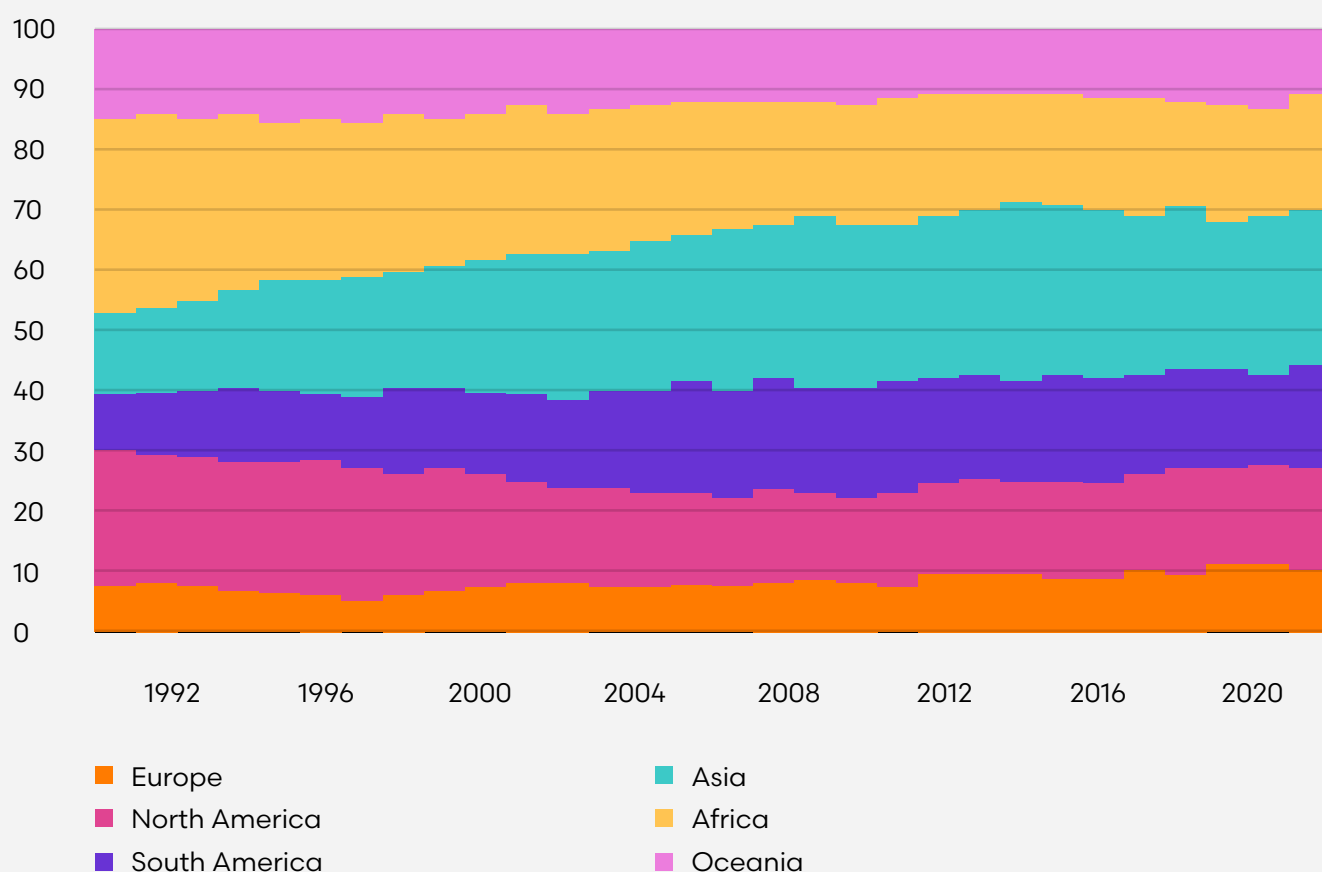
*Data as of 31st December 2022

In addition to investment and central bank demand, jewellery and technology demand now play a significant balancing role. Gold's dual status as a consumer item and an investment asset, when combined, underpins its unique dual nature and effective role as a diversifier.

Notably, the spread of demand has significantly changed over the past 3 decades. Asian demand has risen by 15%, growing from 45% to 60%. The latter most notably in China and India. This shows a wealth expansion as a significant driver of gold demand. Not only demand has geographically changed, supply has in turn as well. Annual gold mine production has grown from 2,270 tonnes (t) in 1992 to 3,612t at the end of 2022. Although there is a clear shift in demand, supply is well diversified throughout global regions (Chart 2). This diversification allows for more stability in the primary supply and is a reason gold holds its low volatility.

Chart 2: Global gold production has become more geographically diverse in the last 30 years

% of global prod



*Data as of 31st December 2021

Sources of demand

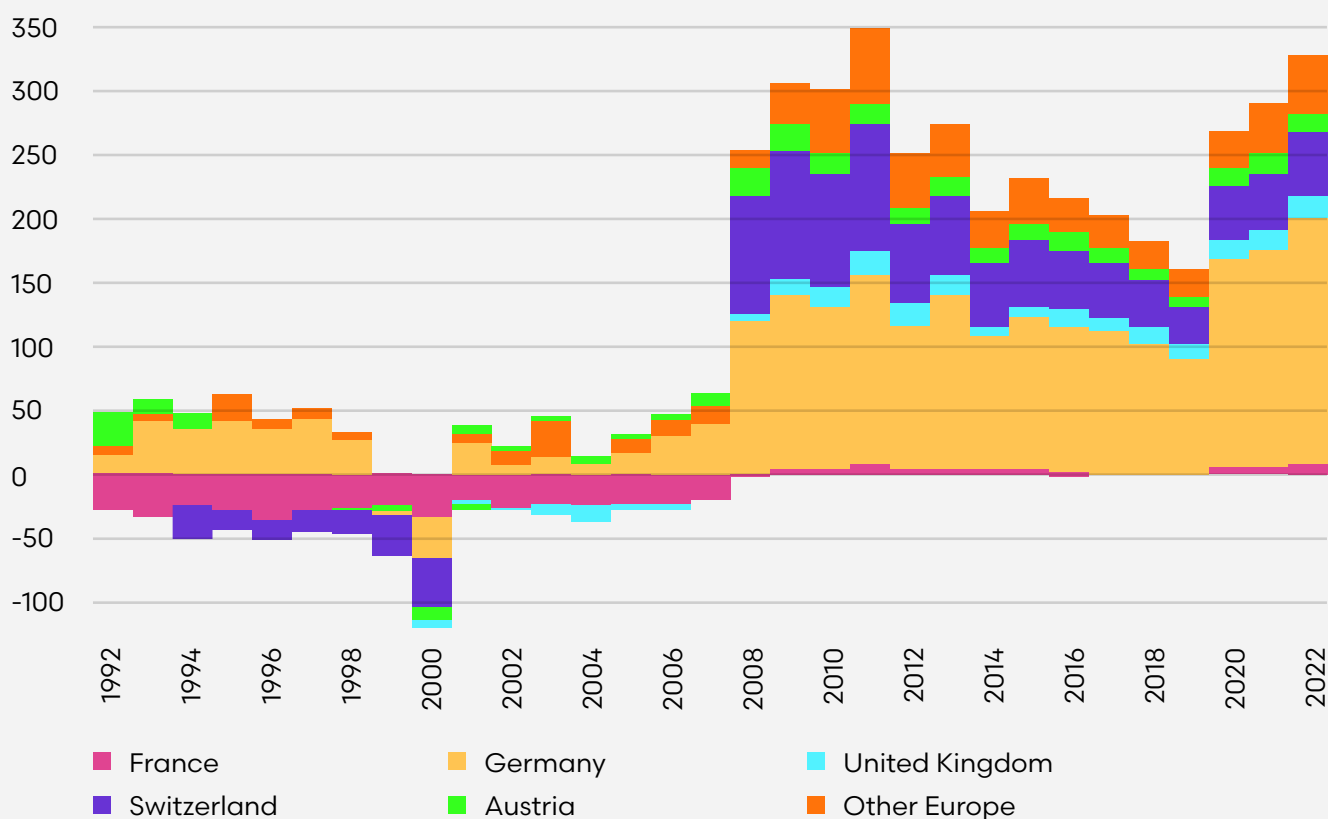
The introduction of gold ETFs in 2003 created a huge source of gold demand, and they have amassed 3,473 tonnes of gold holdings worth US\$203 billion over the course of nearly 20 years.

Initially a regional phenomenon, there are now more than 100 physically-backed gold ETFs accessible globally, providing investors with liquid alternatives to adding gold to their portfolios.

Bullion gold investments remain popular as well, most notably in Europe after the financial crisis of 2008. Prior to the crisis, Europe was a net seller of gold, averaging an investment demand of -9t between 1992 -2007. After the crisis, investment demand skyrocketed to 500% y-o-y, reaching 238t in 2008. This demand has not slowed down, averaging 242t per year since 2008 (Chart 3).

Chart 3: European bar and coin demand surged during the following the Global Financial Crisis*

Tonnes



Central Bank Asset

Gold plays an important role for the Central Banks. These institutions were predominantly sellers from 1992 to 2010. By 2010, Central Banks became net buyers of gold – especially those in emerging markets, having added 6,815t of gold between 2010 to 2022. As golds' performance during periods of crisis have been proven, the appetite continues.

Gold as an Investment

The above mentioned have made gold an attractive asset to hold over a longer period of time. The past thirty years, gold price has increased more than sixfold.

From three decades ago gold price has risen from US\$330/oz to by the end of 2022, realising a 5.8% average return per annum. Therefore, outperforming cash, bonds and commodities whilst keeping a relatively low risk profile. More notably, gold has a very low correlation to stocks, outperforming them in five out of the seven past recessions.

The Poor Performance in 2 Recessions

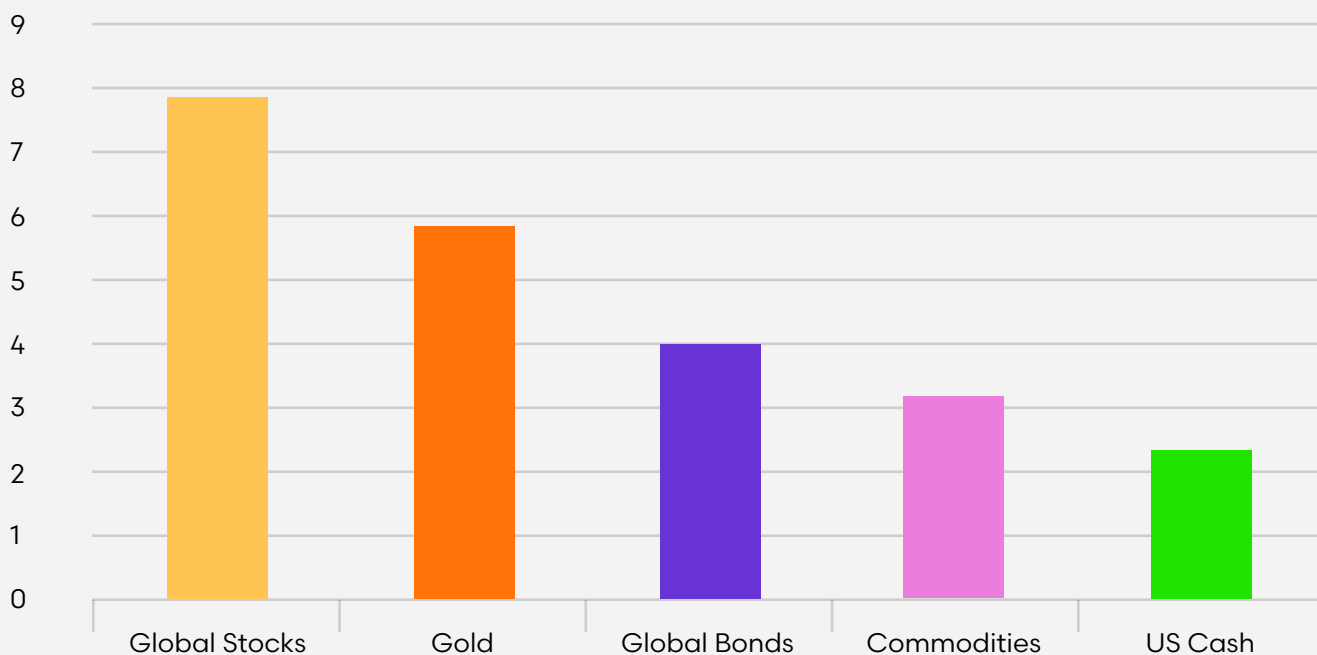
1981: The “Volcker recession” was brought in by massive interest rate increases intended solely at crushing inflation regardless of economic damage (the 1980 and 1981 recessions should arguably be merged because Volcker was in office from 1979) (Luke, 2023).

During the high inflation period of the late 1960s/early 1970s, gold prices rose from \$35/oz in 1972 to over \$800/oz in early 1980. This occurred as a result of President Nixon’s decision to halt the US dollar’s direct international convertibility to gold, therefore ending exchange rate stability (this was known as “closing the gold window”).

Meaning that by the 1980s, the base for both gold bullion and gold equities was quite high. The aggressive use of monetary policy by Fed Chairman Paul Volcker marked the beginning of a long-term bear market for gold.

Chart 3: Gold has outperformed many other mainstream assets over the past three decades

% return



*Returns from 31 December 1992 to 31 December 2022. Computations in US dollars for 'US cash': ICE BofA US 3-Month Treasury Bill Index; 'Global bonds': Bloomberg Barclays Global Bond Aggregate Index; 'Global equities': MSCI World Total Return Index; 'Commodities': Bloomberg Commodity Total Return Index; and 'Gold': LBMA Gold Price PM USD.

Source: Bloomberg, ICE Benchmark Administration, World Gold Council

Again, one of the reasons we are fundamentally bullish on gold is that, given extraordinarily high government debt levels and big deficits, a Volcker-style intervention would almost certainly result in global financial catastrophe.

1990: Following Iraq's invasion of Kuwait, there was a slight recession. From the standpoint of the gold market, this marked the start of a period of aggressive central bank gold sales that continued throughout the 1990s and early 2000s. Again, the contrast with today is stark, with central bank gold demand at record highs and expected to stay so.

Recession Year	Recession Length (months)	Gold Bullion performance (absolute) %	Gold Bullion vs S&P performance (relative) %	Gold stocks performance (absolute) %	Gold stocks vs S&P performance (relative) %
1973	16	39	79	85	131
1980	6	71	37	184	125
1981	16	-14	-31	8	-10
1990	8	-14	-27	-22	-35
2001	8	19	60	103	174
2008	18	69	128	39	88
2020	2	24	11	28	14
Average	11	28%	37%	61%	69%

Projected Growth and Stability

Gold is such a mature and established market, there are several factors that influence its price and how it is influenced. Gold is also a relatively distinctive asset when compared to equities and bonds, which causes it to behave differently, and the fact that it functions as a hedge implies that one must search for characteristics that effect other assets differently.

Consider the following factors: consumption demand, volatility protection, gold and inflation, gold and interest rates. Excellent monsoon, Relationships with other asset classes, Geographical and political considerations Future gold demand, as the currency weakens (PrimeXBT, 2023).

The usage of gold as an asset separated from its market affects consumption demand. Gold demand fluctuates and has recently been raised as electronics makers have seen the usage of gold in their products for conductivity. Gold is also used in jewellery, and there has been a surge in demand from worldwide governments seeking gold as a store of wealth in central banks.

As previously said, gold is an asset that may help with volatility protection. People who want to shield themselves from volatility and uncertainty are interested in gold. Because gold is a tangible asset, it can be held and retained by individuals, and its market swings differently than other turbulent markets, making it popular among those seeking to hedge against uncertainty.

Most investors would buy gold whether the home economy was thriving or in crisis, highlighting gold's appeal

as an asset for good and bad times.

Gold and inflation also function in tandem because inflation is one method for money to rapidly depreciate, and when this happens, people would rather have their money invested in something that would rise in value.

As a result, when inflation continues high for an extended length of time, gold becomes a tool for hedging against inflationary situations. As a result, gold prices are expected to rise throughout the inflationary period.

Similarly, gold and interest rates have a role in altering the price of gold since lower interest rates — which normally occur when there is financial uncertainty and governments encourage people to spend — make saving more difficult.

Keeping gold, on the other hand, implies that interest rate declines are avoided, and the value of saving is preserved through the precious metal. In fact, some industry experts believe that under typical conditions, there is a negative association between gold and interest rates.

Interestingly, there are cases where the gold price can be influenced by geographical factors such as weather. For example, India consumes 800-850 tons of gold every year, with rural India accounting for 60% of total consumption. As a result, the monsoon has a significant impact on gold consumption because if the harvest is strong, farmers would buy gold with their earnings to develop assets.

This is also related to how a falling dollar leads to a higher gold price. Because gold is largely exchanged for dollars, the dollar is inextricably tied to gold. However, due to the negative connection, when the dollar loses value, such as via inflation, the gold price frequently rises.

Finally, because gold is an unpredictable supply that is mined, it is usually recycled, so as global demand rises, it is difficult to match supply, hence demand severely raises the asset's price.

The current gold price estimate and the gold price projection (for) 2023 Looks to be very good, given the start of the year has already been unusually bullish, and global concerns remain a favourable element. With Russia and Ukraine battling on the European continent, many traders have sought refuge elsewhere.

Toward the end of 2022, gold had taken a step down, falling below the \$1650 mark. However, once the calendar changed, more and more investors began to flock back to the gold market, pushing it beyond \$2000 per ounce.

It is projected that gold will continue to gain attention as a result of various banks producing market worry. Silicon Valley Bank, First Republic, and, of course, Credit Suisse are among them. As a result, gold has experienced far more attention than it has in recent years.

As forecasts for a worldwide recession persist, most major funds and rich investors are increasing their exposure to gold, which tends to maintain value in difficult economic times. The fact that the Federal Reserve and

other central banks across the world are still struggling to combat inflation, mostly by hiking interest rates, has exacerbated the problem.

In general, the gold market is expected to continue to draw inflows. Central bank purchases of gold will continue to support pricing power. Most analysts predict a gold price of much above \$3000 per ounce in 2025.

The fact that the market has already surpassed \$2000 per ounce in March 2023 implies that there is a lot of momentum. Some experts are far more positive, but \$2000 has been a huge psychological barrier, so breaking through it may be challenging. However, once we go over that level, we may see a temporary squeeze, opening the way to considerably higher prices by 2025, and most certainly by 2030.

Summary

Gold has proven an asset with stability and lower volatility than other assets. Although it is an investment, which is paired with risks, it has proven to be stable in times of uncertainty. In addition, gold will be in high demand (e.g., electronics, central banks, funds), making a bullish and positive pattern.

Environmental Benefits

Gold Mining - Harm	28
Quorium's Approach	29
Quorium's QGold	30

Quorium sets out to change the gold industry for the better, which must be explained. The environmental hazards, harms of the gold industry are explained in this chapter. In addition, the way Quorium approaches the gold industry and its methods are given to you.

Gold mining is one of the world's most harmful businesses. It has the potential to displace populations, taint drinking water, injure workers, and devastate pristine ecosystems. It pollutes water and soil with mercury and cyanide, harming people's and ecosystems' health. The production of gold for a single wedding ring involves 20 tons of waste.

Gold Mining – Harm

Mining corporations all around the world frequently dump hazardous waste into rivers, lakes, streams, and seas; our study has revealed that 180 million tons of such garbage is dumped each year. Even if they don't, such chemicals frequently pollute streams when infrastructure like tailings dams, which retain mine waste, collapse.

According to the UNEP, approximately 221 significant tailings dam disasters have occurred. These have killed hundreds of people worldwide, displaced thousands, and poisoned millions' drinking water.

The resulting tainted water is known as acid mine drainage, and it is a poisonous concoction that is particularly harmful to aquatic life. In the words of one study: "The effects of AMD are so multifarious that community structure collapses rapidly and totally, even though very often no single pollutant on its own would have caused such a severe ecological impact."

The "multifarious impacts" of such wastes make recovery considerably more challenging.

This environmental harm eventually impacts humans; in addition to contaminating drinking water, AMD by products such as mercury and heavy metals enter the food chain and sicken people and animals for centuries (Earthworks, 2022).

A study by M. Laker (2022), mentioned the following in regards to the mining in South Africa:

Gold mining has major environmental consequences, particularly owing to contamination from tailings storage facilities (TSFs, tailings dams, slimes dams). Acid mine drainage (AMD) and high levels of potentially toxic elements (PTEs) are the most serious kinds of pollution caused by TSFs. AMD is caused by high amounts of pyrite in mining ores that are oxidized in TSFs where the pyrite is exposed to ambient oxygen. The sulfate formed from the pyrite's sulphide oxidation dissolves in water to generate sulphuric acid, a highly powerful acid. pH readings in the severely low 3-4 range are typical. The mobilities of various metallic PTEs found in gold mine tailings become particularly high at such low pH, leading them to migrate into the environment in AMD. AMD acidifies soils to extremely low pH values, where metallic PTE mobility and plant availability are extremely high, resulting in toxicities. It is quite concerning because AMD and PTE contamination continues

unabated at high rates in certain situations even more than 70 years after a mine has been abandoned. TSF rehabilitation to control AMD and PTEs is quite costly, and there appears to be a reluctance to completely commit to their rehabilitation. TSF rehabilitation is also incredibly challenging. There do not appear to be any criteria in place for their effective rehabilitation.

Quorium's Approach

Quorium understands the importance of the mining industry in relation to gold. The importance of gold is unmatched and therefore, the world needs mining. However, the practices which the industry follows are unsustainable and partly unnecessary. Although bullion gold is widely used for jewellery, which serves a large portion of the gold demand, investments in gold are not necessary to be mined.

In prospecting exploration or mining, NI 43-101 reports are overseen and enforced by the Canadian Securities. Quorium revolutionises the way these reports will be put to use. Instead of mining and harming the earth, our reports are pegged against the value that is verified to be in the ground. NI 43-101 reports are our method of transparency. An NI 43-101 is a security regulatory instrument that governs how companies can disclose mining-related information in Canada. These instruments are used to prevent the sharing of inaccurate or misleading information about the minerals. The National Instrument specifies that a "Qualified Person" must attest for the NI 43-101 report:

- An engineer or geologist with at least five years of expertise in mine exploration, development, operation, or evaluation is considered an expert in mineral property.
- Is in possession of the technical report.
- Has a professional association membership in good standing, or in the case of a foreign association, has established status within that organization.

The Qualified Person shall state if the disclosed data, including the sampling, analytical, and test data supporting the information or opinions in the written disclosure, have been verified by a qualified person; provide an explanation of any failure to verify the data, along with a description of the verification process' limitations and methodology.

Quorium's QGold

QGold is pegged against the stated, tested and verified amount of gold that is in the ground. Ensuring minimal mining, sustainable practices and a stablecoin against real-world assets.

Through this practice, Quorium does not only deliver QGold, it delivers a heap of benefits to companies by offering QGold:

- A universal unit of transfer, outside of the fiat money system
- A hedge against the fiat currency system
- A payment method far less volatile than other cryptocurrencies and stable inflationary wise, opposite to fiat currencies
- An ESG used as an opportunity to increase sustainability

Roadmap

Roadmap Phases	34
Roadmap Summary	37

Changing the industry takes a precise strategy and approach. Therefore, this chapter contains Quorium's roadmap. From its inception to the upcoming 3 years.

Phase 1: Foundation (Q1 - Q3 2023)

1

Project Inception:

Establish the Quorium team and define the project's core values and mission.

2

Research and Planning:

Conduct thorough market research and analysis to identify opportunities and challenges.

3

Technology Stack Selection:

Choose and implement the appropriate blockchain technology (Binance Smart Chain) and smart contract standards.

Phase 2: Development (Q3 – Q2 2024)

4

Smart Contract Development:

Develop and deploy the QGold smart contract on the selected blockchain, ensuring security and transparency.

5

Initial Token Minting:

Mint the initial supply of QGold tokens pegged to a specific quantity of gold.

6

Mining Rights Acquisition:

Acquire mining rights for the identified gold reserves to back the stablecoin.

7

Exchange Listings:

Secure listings on additional major cryptocurrency exchanges for QGold trading pairs.

Roadmap continued on next page...

8

Public Launch:

Officially launch QGold to the public, allowing users to purchase, trade, and utilize the stablecoin.

9

Marketing and Awareness:

Implement a comprehensive marketing strategy to create awareness and educate the community about QGold's benefits.

Phase 3: Expansion (Q3 - Q4 2024)

10

Mining Operations Commence:

Begin responsible mining operations to increase the reserves backing of QGold.

11

Global Partnerships:

Establish partnerships with key players in the blockchain and financial industries to expand the reach of QGold.

12

Community Engagement:

Enhance community engagement through events, AMAs, and educational initiatives.

Phase 4: Innovation (2025)

13

Research and Development:

Allocate resources to ongoing research and development for continuous improvement and innovation.

14

Tokenomics Upgrade:

Explore and implement enhancements to the tokenomics model to align with evolving market dynamics.

15

Integrate New Technologies:

Explore and integrate emerging technologies to enhance QGold's features and security.

Phase 5: Sustainability & Growth (2026+)

16

Sustainable Mining Practices:

Strengthen commitment to sustainable and ethical mining practices, emphasizing environmental and social responsibility.

17

Global Adoption Campaigns:

Launch campaigns to promote global adoption of QGold, targeting both retail and institutional users.

18

Governance Implementation:

Introduce decentralized governance mechanisms, allowing QGold holders to participate in decision-making.

Continuous Improvement:

19

Regular Audits:

Conduct regular third-party audits to ensure the security and transparency of the QGold stablecoin.

20

Feedback Loops:

Establish feedback loops with the community to address concerns, gather suggestions, and implement improvements.

Roadmap Summary

The Quorium roadmap outlines key milestones and phases, emphasizing technological development, responsible mining practices, community engagement, and global expansion. Adaptability to market dynamics and continuous improvement are central tenets of the roadmap.

Tokenomics

Token Information	39
Conclusion	41

What is meant by tokenomics? Tokenomics, which is a combination of the terms "token" and "economics," is the study of cryptocurrency production, demand, distribution, and pricing. Tokenomics encompasses several aspects such as coin issuance and burn mechanisms, usefulness, and more.

Token Information



Token Symbol:	QGOLD
Blockchain:	Binance Smart Chain (BSC)
Initial Supply:	84,000 QGOLD
Peg:	QGold = 1 Troy Ounce of Gold (according to LMBA)

Supply Dynamics



Initial Supply

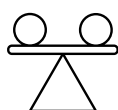
The token launches with a fixed supply of 84,000 QGold, each representing the value of one troy ounce of gold.



Mining Operations

As Quorium expands its mining operations and acquires more gold reserves, the token supply is planned to increase. New tokens may be minted to reflect the growth of the underlying gold reserves.

Pegging Mechanism



Stable Peg

QGold maintains a stable peg to the price of gold, ensuring that 1 QGold is always equivalent to the value of 1 troy ounce of gold.

Distribution



Exchange Sales

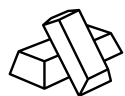
QGold is distributed through various cryptocurrency exchanges. Users can purchase QGold tokens directly from these platforms.



OTC Deals

Over-the-counter (OTC) deals are facilitated for larger investors or institutions looking to acquire significant quantities of QGold, starting from a minimum investment of 20,000 USDT.

Use of Funds



Gold Reserves

Funds raised through QGold sales are primarily used to acquire and secure physical gold reserves, reinforcing the stable peg of the token.



Operational Expenses

A portion of funds may be allocated to cover operational expenses, audits, and further development of the QGold ecosystem.

Sustainability



Environmental Initiatives

A part of Quorium's commitment to sustainability involves allocating resources to environmentally responsible practices in gold mining and token operations.

Future Developments



Mining Expansion

As Quorium explores new mining opportunities, additional QGold tokens may be minted to correspond with the growth of the gold reserves.



Partnerships

Collaborations with other projects, institutions, or platforms may be pursued to enhance the utility and adoption of QGold.

Conclusion

QGold's tokenomics are designed to ensure stability, transparency, and sustainable growth. The initial fixed supply provides a solid foundation, while the planned increase in token supply reflects the expansion of tangible gold reserves. Through this innovative approach, Quorium aims to offer a reliable and transparent gold-backed stablecoin for a diverse range of users.

VIII.

Risk Factors

As honesty and transparency are inherent to Quorium, this section outlines risks that Quorium is exposed to or might be exposed to.

Investors and stakeholders should be aware of the following risk factors associated with Quorium (QGold) and its operations. While we strive to minimise risks, uncertainties and market dynamics may impact the project's performance.

Market Volatility

Cryptocurrency markets are highly volatile. This may have an effect on QGold. However, to a far lesser extent.

Regulatory Environment

Changes in regulatory frameworks, particularly in the cryptocurrency sector, may affect the legality and viability of QGold.

Adoption and Market Perception

The success of QGold depends on its adoption and market perception. Unforeseen factors may influence user acceptance.

Smart Contract Risks

QGold relies on smart contracts. Bugs, vulnerabilities, or exploits in the smart contracts could pose risks to the stability and security of the token.

Technological Risks

Technological advancements or failures, including cybersecurity threats, could impact the functionality and security of QGold.

Dependency on Binance Smart Chain

As QGold is based on the Binance Smart Chain, any issues or disruptions on this blockchain may affect the token's performance.

Economic Factors

Economic downturns or financial crises may influence the value and adoption of QGold.

Competition

Competition from other stablecoins or blockchain projects may impact the market position of QGold.

Mining and Resource Risks

The success of mining operations is subject to geological, environmental, and regulatory challenges that may impact the availability of resources.

Operational Risks

Operational challenges, including technical issues, staffing concerns, or changes in the leadership team, could affect the project's development and success.

Disclaimer

Investors and stakeholders are advised to conduct thorough due diligence and seek professional advice before engaging with Quorium. This list is not exhaustive, and other unforeseen risks may emerge over time. The project is committed to transparency and will strive to mitigate risks where possible.

Conclusion

Dear reader,

We appreciate you taking the time to read through our Prospectus and look forward to our partnership!

For inquiries or questions, please feel free to visit or send to:

www.quorium.io

info@quorium.io

Quorium is revolutionary in its approach – not only how it views prosperity but also in morals and values. A company which values the wellbeing of all parties involved above their financial success.

Quorium sets out to create a new, more secure, and completely decentralised payment option which in its core values protects the earth.

As a recession looms, the US dollar is more uncertain than ever before, Quorium offers a solution through QGold. A stablecoin pegged against the most secure physical asset available. Not only will this create a safe and secure financial environment, it also creates an opportunity for businesses and investors to create a better planet.

Appendices

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