

XTEM COIN



RE-WRITING THE AFRICAN STORY
XTEM COIN WHITE PAPER V 1.0

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1. PURPOSE

The purpose of this document is to:



1.1 Originate the XTEM Coin.



1.2 Introduce the XTEM cryptocurrency Coin to the market in general and the TE Markets group's ecosystem in particular.



1.3 Create a means of exchange for other cryptocurrencies and to solve TE Markets members' payment settlements challenges.



1.4 Build and continuously develop an African Consolidated Exchange and create a continental wholesale micro-finance institution, with XTEM as the circulating medium within that ecosystem.



1.5 Propose that the stakeholders within the currency market, commodities market, and TE Markets' ecosystem subscribe to the XTEM cryptocurrency given the huge potential benefits that are embedded and inherent in such an investment.

2. Background

The global financial markets have seen unprecedented levels of growth within the cryptocurrency market over the past years. Moreover, the generally elevated levels of inflation in most African markets shows that there should be innovation within the currency sector in order to come up with better ways of managing the risk of inflation. It is worth mentioning that cryptocurrencies are now a major item in monetary policy regimes around the world and the sooner ordinary investors invest in this asset class the better for their strategies.

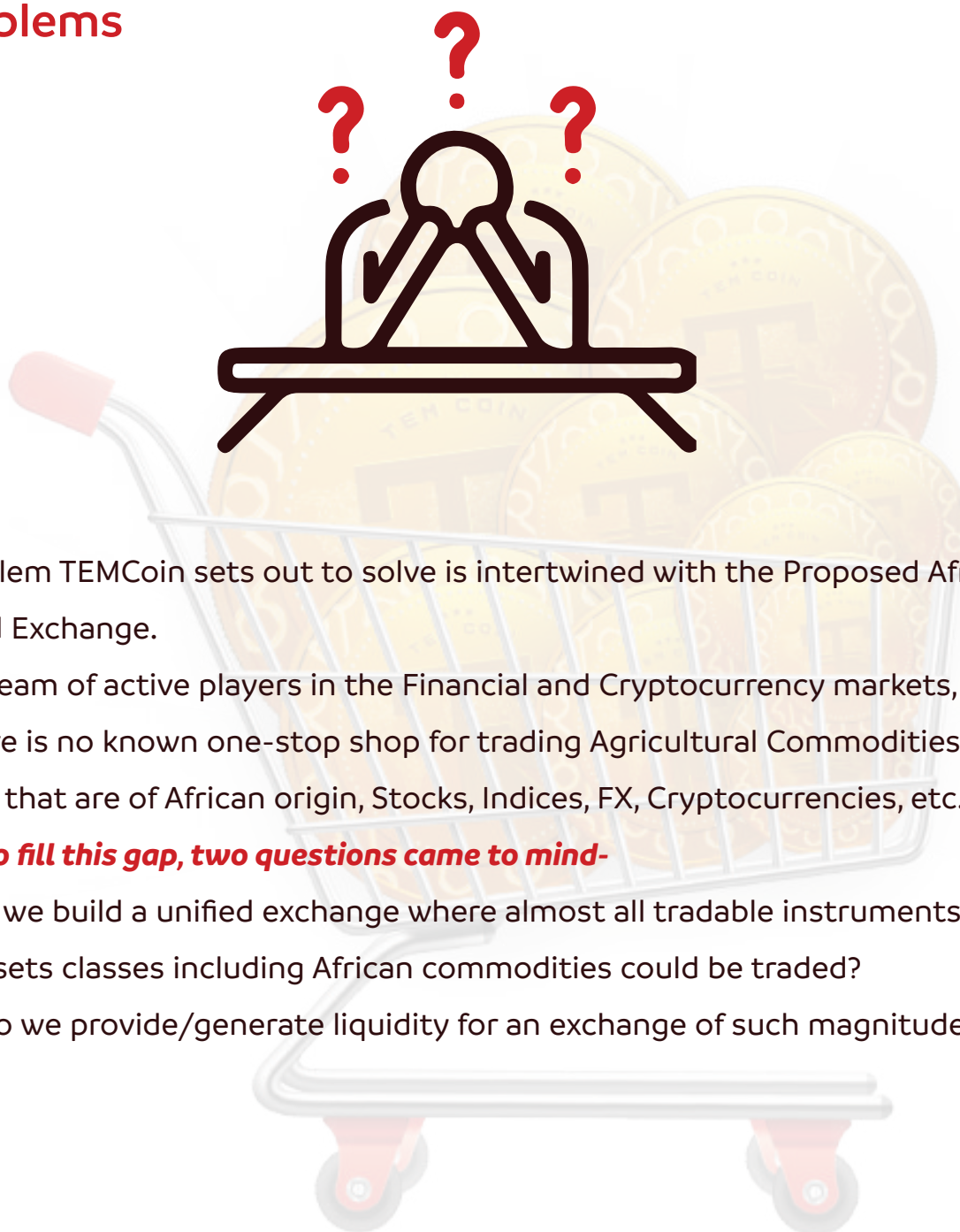
The idea of an XTEM currency is not a new one as cryptocurrencies like Bitcoin, Ethereum, Dogecoin, inter alia, are already being extensively used across the global currency markets. However, the XTEM is not just going to be a naked cryptocurrency, but rather it will have real intrinsic value as it will be synthetically indexed to certain defined commodities exchanges, stock market, indices, and will enjoy the full credit and might of TE Markets Limited and its various projects. The synthetic link for the XTEM currency provides it with a much better source of intrinsic value than even fiat currencies.

Fiat currencies (paper money) have indirect intrinsic value that is why their value is heavily dependent on market confidence. In contrast, gold, platinum and silver on the other hand enjoy independent market confidence given the fact that they carry direct intrinsic value.

It is against the backdrop of the foregoing that we hereby propose that the markets in general and the stakeholders of TE Markets strongly consider investing and subscribing to the XTEM coin.

The XTEM has taken cognizance of the criticism that is usually leveled against other cryptocurrencies that they lack fundamentals, they have no known head offices, inter alia. XTEM does have these fundamentals as it has direct links not only to stock markets but also to commodities markets as well as having defined offices. Consequently, XTEM is not just a result of algorithms, passwords, and some block-chain technologies, but rather it has real fundamentals and intrinsic value as defined by the markets.

3. Problems



The problem TEMCoin sets out to solve is intertwined with the Proposed African Consolidated Exchange.

Being a team of active players in the Financial and Cryptocurrency markets, we realized that there is no known one-stop shop for trading Agricultural Commodities especially the ones that are of African origin, Stocks, Indices, FX, Cryptocurrencies, etc.

In a bid to fill this gap, two questions came to mind-

- i.*** What if we build a unified exchange where almost all tradable instruments across major assets classes including African commodities could be traded?
- ii.*** How do we provide/generate liquidity for an exchange of such magnitude?

4. Solutions



In answering the aforementioned, came the idea of the TEMCoin (XTEM). The TEMCoin will serve as the liquidity driver in our quest to bring to life the African Consolidated Exchange (ACEX)-a one stop shop for all traders.

In this respect, the African Consolidated Exchange will be developed as a platform for trading synthetically indexed commodities, Stocks, Indices, Forex and Cryptocurrencies. Through TEMCoin, we are creating liquidity to change the paradigm of Exchange platforms as we know it today by building the novel African consolidated Exchange and we are asking you to come take a chance with us as you participate in TEMCoin Private and Public Sale.

5. Features of TEMCOIN

1. Coin Burn

Coin Burn is a deflationary model adopted by the team to control the circulating supply of TEMCoin which will relatively result in value/price appreciation for the digital asset. This process involves buying back a percentage of the circulating supply of the Coin and ultimately destroying it to trigger increased scarcity. This will be done quarterly till the burn cap is reached.

II. TEMCoin Liquidity Staking Pools

TEMCoin will have Liquidity Staking pools (LP) to reward holders of the coin. In addition, snapshots will be taken occasionally to reward those holding a certain amount of TEM-Coin within a defined timeframe. This will create passive income opportunities for TEM-Coin Diamond hands.

III. Native Cryptocurrency for African Consolidated Exchange ACEX

TEMCoin will serve as a major means of paying for fees charged to traders at the launch of the African Consolidate Exchange (ACEX). A percentage of the transaction fees will be shared with coin holders at each snapshot.

5.1 Other Features of TEMCOIN

The XTEM Coin rides on the Binance Smartchain therefore its defining Characteristics are not divorced completely from the revolutionary features of the Binance Network. Operationally, the XTEM coin seeks to provide a safer and more secure digital payment in Africa. Here are further defining characteristics of XTEM-

1 Decentralisation



The blockchain is an immutable distributed digital ledger that records transactions across an entire network of Computers. This means that it doesn't have any central governing authority or a single person with monopoly of control. The XTEM coin as a product of the blockchain has these features inherent in it.

2 Fairness



The fact that smartchain uses Proof of Stake ensures a fairer and more equal mining system, more scalable transactions and less reliance on electricity.

3 Security



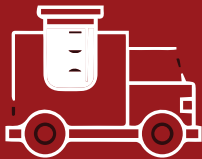
The Proof of Stake rules guarantee secure transactions as long as valid nodes are the majority to the attacking nodes. Binance Smartchain's use of Proof of Stake enhances security measures.

4 Transparency



Every transaction done is publicly viewable on the smartchain.

5 Limited Supply



There will only be 500,000,000 XTEM Coins ever.

6 Exchangeability



Coin holders, merchants and agents will be able to exchange XTEM with fiat and other cryptocurrencies.

7 Tradability



The XTEM Coin will give traders the opportunity to speculate its price movements for financial gains.

8 Transferability



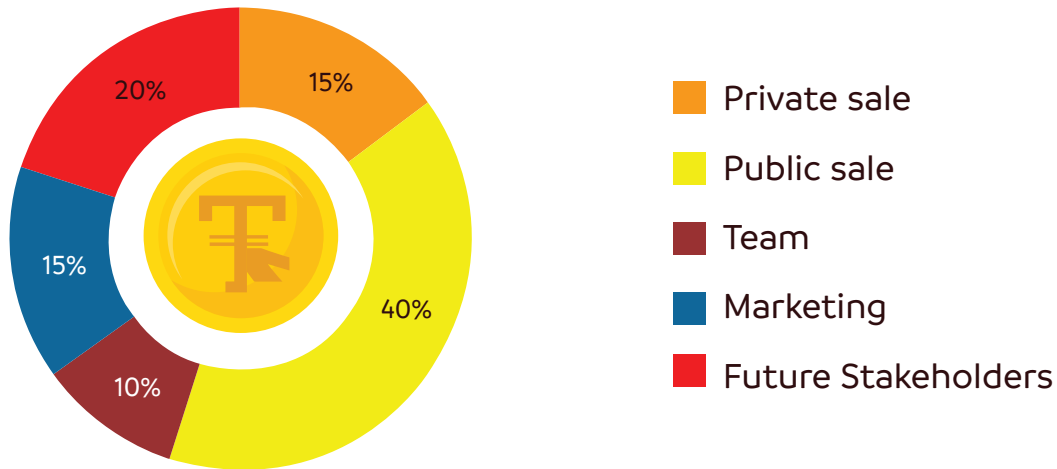
There will be seamless sending and receiving of XTEM from one wallet to the other.

9 Pseudo-Anonymity



Transactions will be viewable on the blockchain but not linked to any identifiable personal information.

6. TEMCoin (XTEM) Allocation ICO



TEM Coin will run on the Binance Smart Chain (BSC) - a blockchain that runs in parallel to the Binance Chain. BSC has high transaction speed achieving ~3 second block times with a Proof-of-Stake consensus algorithm. Transaction fees on the network are quite low when compared to other networks and these are part of the reasons we chose BSC.

<https://academy.binance.com/en/articles/an-introduction-to-binance-smart-chain-bsc>

7. Authorised Units



There will be an absolute maximum of 500,000,000 XTEM Coins.

As previously mentioned, the Team will embark on Coin buy back and burn in 2022. See project roadmap for more details.

7.1 ICO Schedule

TEMCoin ICO will start with a Private Sale from the 28th June - 31st of July. During this period, **10,000,000 XTEM** will be released for sale on a first come-first serve basis.

Public Sale to commence on September 1st.

TE Markets Limited through its XTEM Coin is aiming to raise \$500 Million during the ICO. TEMCoin will be listed on major Crypto Exchanges during Public Sale. See roadmap for more details.

8. FUND USAGE

The following projects will ride on the funds raised during the ICO:

i



Our first goal is to leverage on disruptive technology in solving the problem of polarized/singular exchange systems. In this respect, the African Consolidated Exchange will be developed as a platform where synthetically indexed commodities, indices, stocks, Cryptocurrencies and other tradable instrument will be traded.

The XTEM Coin will be the circulating medium and the native currency of the African Consolidated Exchange as fees charged to traders will be paid in XTEM. This speaks to the real intrinsic value of XTEM. This enables liquidity providers, corporate investors, private institutions and all coin holders to benefit from the resultant price appreciation.

ii



TE Resources is an Exploration, Mining and Beneficiation Company that has a focus to partner with title holders and potentially invest to jointly investigate and exploit mineral deposits in ring-fenced transactions. The company has a vision to become the leading listed equal-opportunity company in Africa. Backed by a competent team, and state-of-the art technology, Red Planet Resources is already seeking to close two large transactions in Zambia and soon in Zimbabwe. Holders of the XTEM will soon be able to Stake their coins and receive quarterly reward/earnings through the Staking Panel of redplanetresources.com. Dividends will be paid by way of purchasing the Staked XTEM at a higher rate than originally staked. This use-case will create demand for XTEM on a call to Stake for a particular project.

iii



TE Properties clients will soon have a unique opportunity to make secured investment in property both at home and abroad - giving returns far in excess of anything otherwise available - i.e. returns in the region of 50% per project can be reasonably expected. TE Properties was designed to provide a vehicle for members and clients of any TE Markets Group company to participate in Offshore Property Investment at any level from one thousand USD (in XTEM value) upwards. The main source of revenue shall be on the early reservation of properties on new complexes about to be released. XTEM holders will be able to diversify and exponentially grow their capital through Staking XTEM on TE Properties panels to secure an attractive return on their money. But that is not all because, as a member/client of TE Markets Group these investors may already have a tax-efficient corporate structure – such that their return will be free of capital gains and income tax. - Teprops.com

iv



TE Micro Funding's objective is to establish joint venture partnerships with existing microfinance players on the continent who are in the business of offering support loans to low-income individuals and businesses. The target players are those that have an active list of clients mainly from the informal sector and pursuing sustainable transformation, economic and social development across developing communities in Africa. The project's local partner(s) will have to sell XTEM where needed in order to acquire FIAT to lend to the borrower. Similarly, XTEM will be sought to repatriate the capital plus the return thereby playing a role to the demand of XTEM. Holders of the XTEM will be able to Stake their coins and receive reward/earnings through the Staking Panel of TE Micro Funding- temicrofunding.com

v

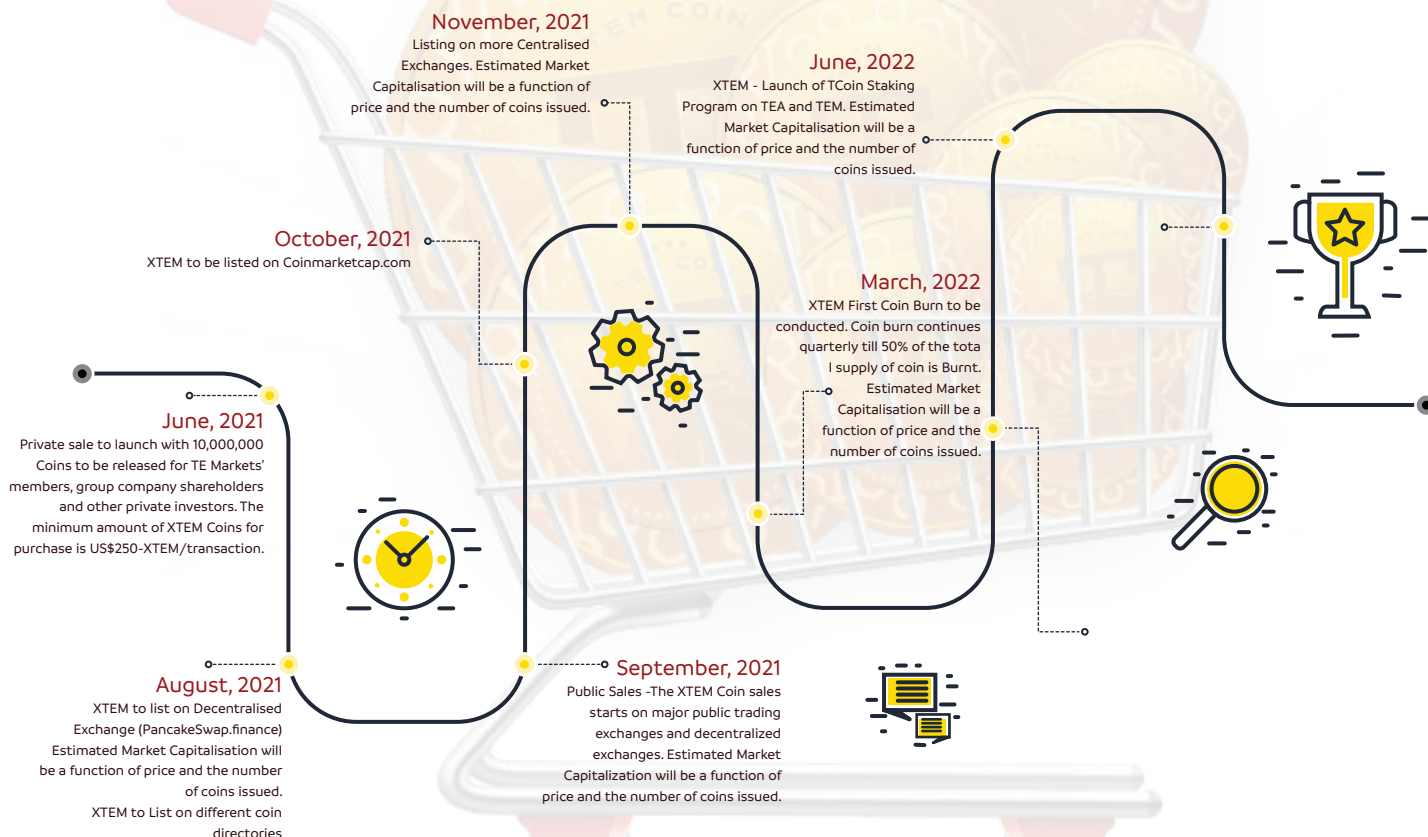


The project will establish contracts with merchants in all key markets in Africa and around the world. Merchants shall have autonomous agency whereby they will earn commissions and share the spreads with TGPS. XTEM will be the main remittance currency in all TE Markets business structures. Users of the TGPS gateway will only be able to make remittances using XTEM. Merchants will also require liquidity in form of XTEM to operate a profit center but depending on the level of ranking, TGPS will step in to provide additional liquidity for settlement of transactions.

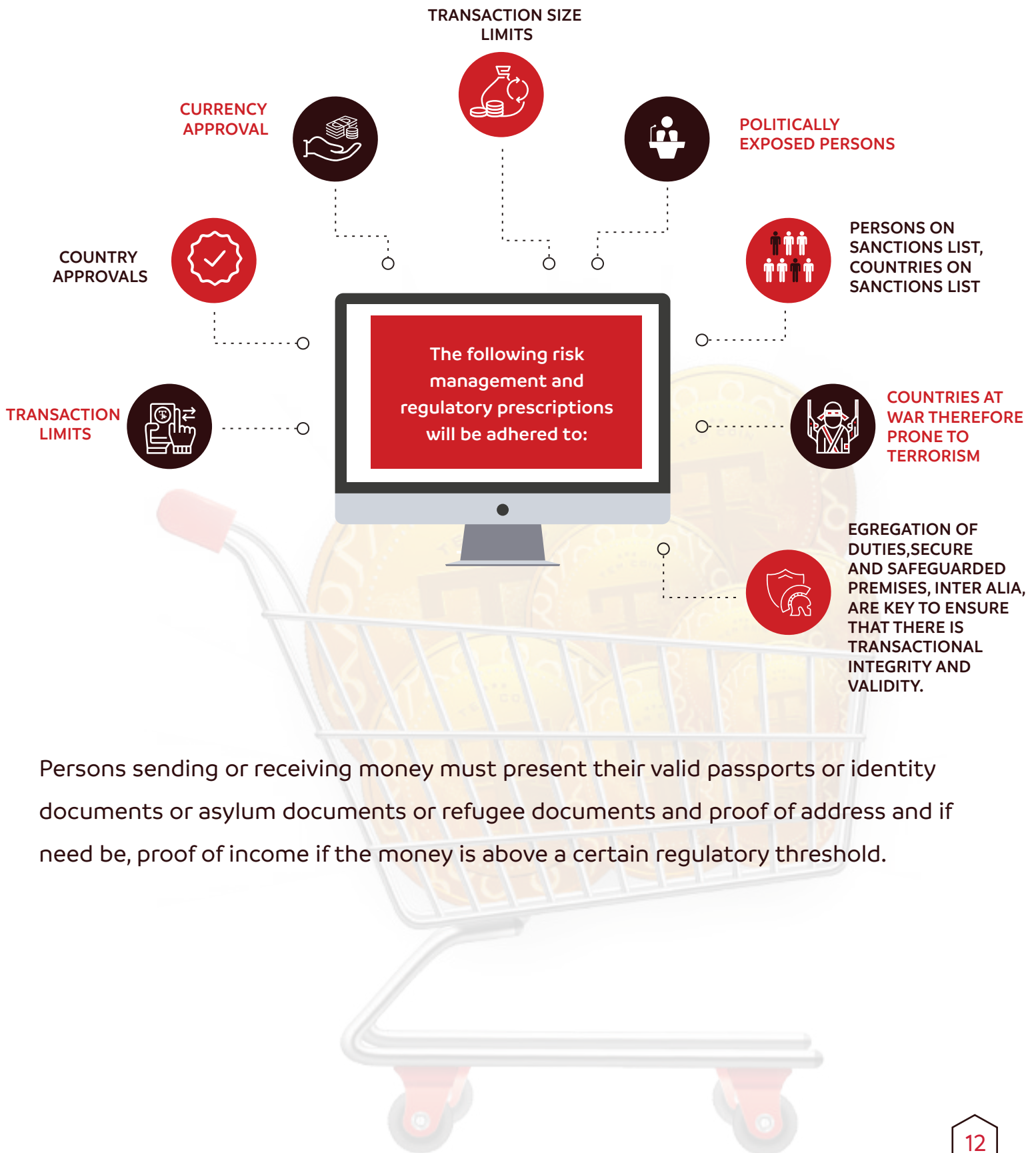
TE Capital (Pty) Ltd is a venture capital firm that has been providing venture capital to SMMEs pursuing contract from Government Departments and Municipalities, and Startups by way of establishing contract and corporate financing structures. Registered in 2005, the company has grown into a leading Venture Capital firm within the SADC region.

Going forward, partners seeking venture capital will be provided capital by way of investing XTEM into identified projects. The venture will have to sell the XTEM where needed in order to acquire FIAT to materialize the given project. Similarly, XTEM will be sought to repatriate the capital plus the return thereby adding to the intrinsic value of XTEM. - Tecapital.co.za

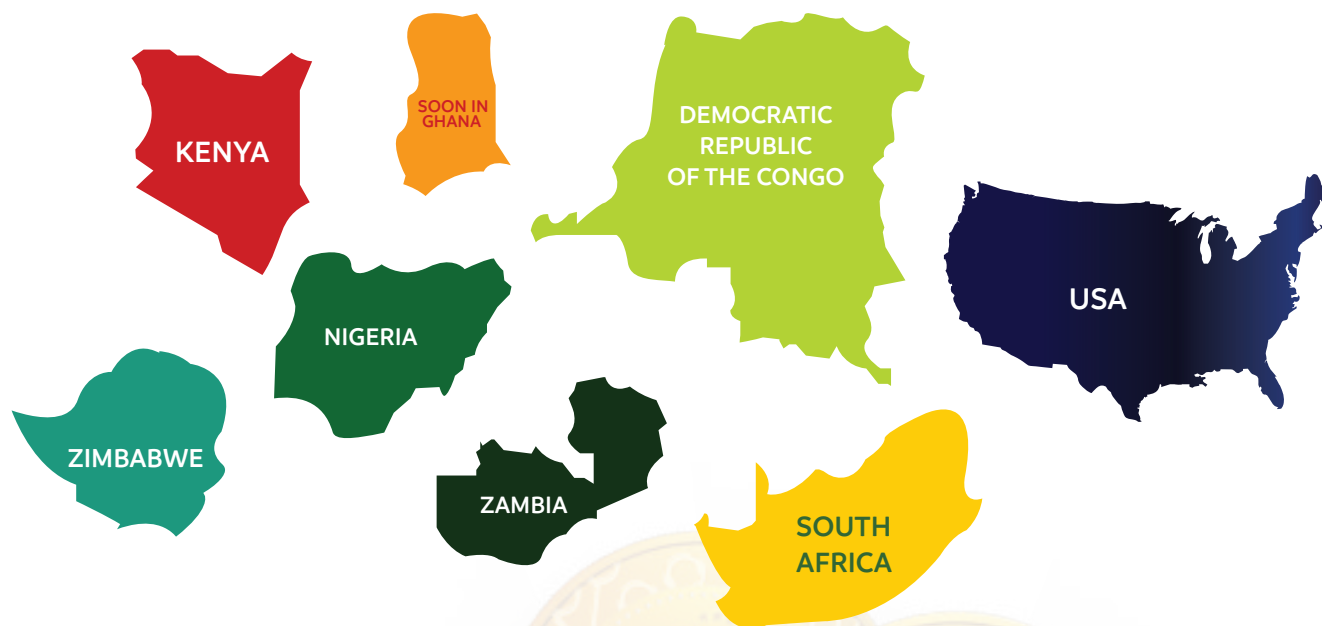
9. ROADMAP



10. RISK MANAGEMENT, REGULATION & CONTROL



11. OUR COMPANY



TE Markets Limited is a Holding Company registered in Seychelles with running projects in South Africa, Zimbabwe, Zambia, Nigeria, Kenya, Democratic Republic of Congo, United States of America and soon in Ghana. The conglomerate is an African financing organization, primarily focused on changing and re-writing the African story. Our focus is Africa although we are spread out to the African Diaspora.

TE Markets Limited through its projects has a growing staff complement with a skilled workforce across 9 African countries. The company is actively building a global conglomerate having successfully established several significant projects explained above.

12. The TEM Team

The team members are arranged in a grid as follows:

- Ian Mvula**, Founder & CEO
- Beatrice Ndung'u**, Admin Director
- Jane Kamau**, Sales & Marketing Director
- Barry Blackman**, Head of Strategy & Business Development
- Awojide Olumuyiwa Sylvester**, Head of Digital Marketing
- Malindi Mapfumo**, Financial & Risk Analyst
- Joyce Ng'ang'a**, XTEM Community Organiser
- Abdul Oadeer**, Coin & Smart Contract Developer
- Emmanuel Chinedu**, Technical Advisor /Project Manager
- Abiodun Olusanya**, Technical Advisor /Project Manager
- Joy Boera**, Digital Strategist
- Naftal Mogire**, Senior Art Director
- Fegor Abade**, Art Director

13. Supporting Literature

i. The South African Reserve Bank in its capacity as a regulator, has issued its own proposed digital cryptocurrency whose development TE Markets is following quite closely and is due to launch after 2022.

ii. TE Markets has developed its in-house risk based inspection manual that better captures and shows how risk is managed within the firm in general and also within the XTEM proposed currency in particular.

iii. To ensure that its financial business, transmissions, transactions, currencies, and processes are water-tight from a risk and regulatory viewpoint, TE Markets has engaged the services of risk management experts in the field, and, ipso facto. Arising therefrom, an anti-money laundering compliance and risk management document has been developed in line with the regulatory prescriptions in South Africa to ensure KYC, and compliance

14. CONCLUSION

Arising from the foregoing, and given that the main objectives still remain being to originate the XTEM cryptocurrency, introduction of the XTEM cryptocurrency to the market in general and the TE Markets group's ecosystem in particular, it is our hope that the targeted stakeholders and the market in general will seize this opportunity and invest in this potentially lucrative opportunity as outlined above.

THANK YOU



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