# **Heldera Token**

A limitless value asset powered by the integration project between the Agrovestment platform and real-world farming.



#### **Abstract**

The Heldera Project endeavors to tackle the global food security challenge by amalgamating the Agrovestment platform with real-world agriculture. This necessitates a robust platform and a dedicated team to ensure the seamless operation of the system.

Platform under development will function as a conduit between digital or metafarmers and traditional farmers. Metafarmers lacking adequate land and resources can invest through the Heldera platform, thereby facilitating real-world farmers to carry out professional agricultural activities. Naturally, this process will be closely monitored by established teams.

Metafarmers, acting as investors, will naturally benefit from the agricultural process until the harvest is yielded. Moreover, metafarmers will reap profits from the appreciating value of token assets by the market.

The integrated investment platform encompasses agriculture, fisheries, and livestock farming. A transparent and profitable investment ecosystem is poised to persistently expand, delivering added value to the token as an asset.

To broaden outreach and enhance user engagement, the development team plans to create a blockchain-based metafarm game in addition to the direct investment platform development. This game will be seamlessly integrated with real-world agriculture. Users will be rewarded for their participation, while farmers will earn revenue from their agricultural work.

Lastly, the pursuit of exchanging tokens for agricultural food commodities in the market represents a compelling shared objective. Each token holder can also purchase food products produced through the same platform.



#### 1. Introduction

# 1.1. Project Background

Food agriculture is a critical sector in human life, playing an indispensable role in ensuring global sustenance and well-being. Agriculture serves as a primary source for producing essential food items, including grains, vegetables, fruits, and meat. Agricultural statistics indicate the cultivation of as many as 278 products, among which Sugar Cane stands out as the leading commodity with a production of 1.86 billion tons in 2021. It is followed by Maize (Corn) at 1.18 billion tons, rice at 787.29 million tons, wheat at 763.91 million tons, raw cattle milk at 744 million tons, and palm oil at 414.92 million tons.

For instance, in 2020, global rice production, as reported by FAO data, amounted to 769.23 million tons. This figure surged to 787.29 million tons in 2021, reflecting an annual growth of 15 million tons. The vast value generated within this sector presents an extensive opportunity for various stakeholders to partake in. The economic potential within this sector remains promising and allows for continuous development.

However, modern agriculture faces increasingly intricate challenges due to the expanding human population and economic progress, giving rise to several significant issues:

## 1.1.1. Population Growth and Increasing Food Demand

The global human population continues to grow, and with this growth comes a significantly increased need for sustainable food supplies. This means that agriculture must produce more food with limited resources, including land, water, and energy.

An old theory by Thomas Robert Malthus in the 18th century states that population growth is exponential, while food production can only increase linearly. Despite numerous criticisms of this theory, food security issues continue to be a global concern, even as advancements in agricultural technology have progressed significantly. There is a need for equitable distribution of capabilities and resources to achieve a balance in sustainable food production.



# 1.1.2. Climate Change and Weather Uncertainty

Global climate change presents serious challenges to agriculture. Rising temperatures, changing rainfall patterns, and extreme weather events can damage crop yields and affect agricultural productivity.

Climate change is inseparable from human activities that impact the stability of ecosystems and the environment. Therefore, concrete actions are needed to repair and restore the balance of nature for sustainability. Planting patterns and systems also need to be adjusted to be more environmentally friendly, thus providing sustainability for environmental support.

## 1.1.3. World Trade in Food Agricultural Commodities

World trade in food agricultural commodities is a key element in providing access to various types of food worldwide. International trade in agricultural commodities allows countries to export their surplus production and import food items they cannot efficiently produce.

In facing these challenges, there is a need for innovative and advanced solutions to ensure food supply sustainability. One crucial step in this effort is to enhance agricultural efficiency and improve the quality and quantity of crop yields. Additionally, global resource distribution is required to play a role in production efforts. This is where Heldera's role becomes essential with the concept of the Metafarm platform and its integration with real-world farms.

# 1.1.4. Limitations of Blockchain and Crypto Usage

Cryptocurrency trading is currently highly active. However, it has been observed that there are no practical examples of widespread and comprehensive crypto usage.

Cryptocurrency, thus far, has been confined to what we term "circulation within the space." Therefore, its value becomes highly limited at a certain point.

#### 1.1.5. Offered Solutions

Heldera Agrovestment (Agricultural Investment) Platform is a web3 technology-based platform that combines blockchain technology with agricultural capital activities to provide sophisticated solutions in agricultural food production efforts. Global participation through a controlled system is the answer to increasing needs. In this platform, metafarmers (digital farmers) are parties who act as agricultural



investors. Those who are willing to allocate their economic resources in the form of Heldera Tokens for agricultural production purposes.

Through integration with real-world farms, Metafarmers entrust professional farmers to manage their resources more efficiently, optimize farming processes, and ensure long-term sustainability. By using blockchain technology and crypto asset tokens, Agrovestment provides incentives to metafarmers (digital farmers) and real-world farmers as rewards for their investments and for implementing best farming practices beneficial to the global community.

In this project, Heldera Tokens as crypto assets will become a means of exchange within the Metafarm ecosystem, facilitating compensation for farmers, service providers, and other stakeholders. This will help create a fairer and more efficient system within the agricultural ecosystem, ultimately contributing to the fulfillment of the increasing global food demand.

By integrating Metafarm with real-world farms and harnessing blockchain technology and crypto asset tokens, we can respond more effectively to modern agricultural challenges, enhance agricultural productivity, and maintain global food security. This project is a crucial step in addressing complex issues related to sustainable agriculture and food supply.

In the face of climate and weather challenges, the establishment of consensus in the form of sustainable agricultural implementation standards with environmental awareness is a critical issue. This will be implemented in the form of basic implementation modules and manifested in the form of environmental care actions. The process of increasing production that allows integration with decentralized economies must not overlook ethical considerations regarding the environment.

The Agrovestment Platform (Metafarm Platform) built by Heldera will undoubtedly require a supporting ecosystem in the form of an internal exchange of Heldera Tokens with fiat currency (Heldera Token Exchange). This is necessary to distribute economic resources to real-world farmers to implement their farming practices. Therefore, the Heldera Token exchange with fiat currency will be built in each registered country.



Meanwhile, to help overcome the issue of climate change and weather, Heldera supports the launch of programs and support through the allocation of tokens to environmental activist institutions.

Furthermore, to address the issue of World Trade in Food Agricultural Commodities, after the Agrovestment Platform ecosystem runs smoothly, the next major project is to build a Local-Global Commodity Trading Platform. This platform will allow real-world farmers to sell their agricultural products to buyers in other countries to meet their food supply needs. In addition to international trade, support for local-regional trade will also be a priority.

Finally, to enhance the use and investment efforts in the food agricultural sector (Crops, Fishery, and livestock), Heldera will build an investment ecosystem visualized in the form of the Metafarm Game. A total of four Heldera Projects will be built gradually or concurrently, depending on the support from the public and interested investors. Heldera has a genuine goal to create a decentralized economic ecosystem that benefits all parties.

The creation of revolutionary new value is an effort to transcend spatial boundaries, so the circulation of space is no longer a hindrance. We can transform it into a sustainable potential that generates boundless value.



## 2. Tokenomic

2.1. Token Name : Heldera Token

2.2. Ticker/token symbol : HDR

2.3. Token Standart : BEP-20

2.4. Smartcontract Address : 0x7C29eD222E5aaeB751d59D371d89BDaFb2727E0e

2.5. Total Supply : 1.000.000.000 HDR

2.6. Token Distribution :

The Core Founders have agreed on a policy regarding the maximum distribution for each entity, which must not exceed 1%. This policy is implemented to broaden the distribution and prevent massive abuse.



Figure 1. Tokens Distribution



Any distribution outside the market will be openly announce by the team to the community and only refers to the allocation set out in this whitepaper.

#### 2.6.1. Public Token Sale: 55% (550,000,000 HDR)

**2.6.1.1. Private Sale (Investor):** 1% (10,000,000 HDR). The private sale offering will limit the minimum amount to 1,000 HDR and a maximum of 5,000,000 HDR, with a direct application process through the web. The token distribution for Private Sale participants will be received 1 month after the public sale.

Buyers in the private phase will receive more privileges compared to buyers in other phases. For buyers in this phase who hold their tokens for a minimum of 2 years, they will receive additional tokens in the form of digital/tokenized representation of the company's physical shares. The formula is as follows:

Total Purchased Tokens: Total Private Sale Tokens x 50

- **2.6.1.2. Early Supporters (ICO):** 10% (100,000,000 HDR). The early offering (ICO) does not set a minimum purchase amount but limits the maximum purchase amount for each entity to 10,000,000 HDR (1%) following the token distribution policy. The ICO process will be conducted within a specified timeframe. The token distribution for Private Sale participants will be received 2 month after the public sale.
- **2.6.1.3. Public Sale (Exchange Market):** 43% (430,000,000 HDR). The public sale will be conducted in stages by applying for listing on various DEX/CEX markets with a target reach across different countries.

## 2.6.2. Programs and Environmental Support: 5% (50,000,000 HDR)

Allocated for various institutions willing to cooperate and commit to supporting the project for the sustainability of the ecosystem, climate, environment, and the socio-economic well-being of the global community. A total of 100 to 1,000 institutions/organizations worldwide will be recruited openly. This support program will be opened and allocated in stages through community-standard application processes.

## 2.6.3. Platform Circulation: 30% (300,000,000 HDR)

The Heldera platform requires token circulation for the sustainability of the investment ecosystem it builds. This amount is allocated for sales and exchanges within the system. This amount is subject to increase or decrease as the platform



and market system operate efficiently, with tokens entering and exiting the platform towards the market and vice versa.

## 2.6.4. Marketing: 5% (50,000,000 HDR)

Distribution of Heldera Tokens for marketing purposes will be distributed in stages for the purposes of expanding user reach, community development, and increasing sales.

The community can also participate in providing support in the form of ideas and decisions regarding distribution allocation.

This allocation also allows for partnerships with third parties with 0.1% maximum allocation per entity. Forms of token allocation can be in the form of reward distribution, airdrops or marketing fee payments to parties who have contributed to marketing growth.

The challenge of expanding user reach is very important to maintain the sustainability of the ecosystem. For this reason, its use and distribution will be carried out in stages and spread over several years until the ecosystem is well established.

## 2.6.5. Core Founder & Team: 5% (50,000,000 HDR)

Heldera has 5 core founders, each of whom will receive 1%.

Heldera's Core Founders are:

Febri Firsandi (FD) with wallet address
: 0xc0a88D89571719F8655C6FF3e40d7540492b4141
Ringga Pamungkas with wallet address
: 0xa6BC3B749920a770866d6C2d6D8d1850EBdB43e6
Dian Prayogo with wallet address
: 0x184b4f4950E785B2F8766939022B49E8250F0f44
Riki Saputra with wallet address
: 0x9faEF26225d7D0C4D55981E80B8C45e539cACFEa
Agustina Siregar with wallet address
: 0x4Ff7ffc4842d1539c9E7d5ab2B99CD0638A68386

Core Founders wallets will be locked for 2 years then distributed 0,2% each per year. (total 1% each or 5 years).

## 2.7. Token Sales Fund Usage Plan

The Core Founders have agreed on a policy that the use of proceeds from token sales will be transparently announced to the community at the end of each quarter. Therefore, every quarter the team will hold an AMA event to announce the latest



developments while providing space for the community to ask further questions about this project.

The sales funds that will be used for project development will only come from 1% of token sales in the private sale phase. Furthermore, a 10% sale in the full ICO phase will become initial liquidity. So, if this allocation can be fully sold, it will not require long-term locking of token holders in the Private Sale and ICO phases. If sales (hard cap) are not met, it will impact the effect of the temporary locking policy for a certain period of time. This is done to maintain token price stability.

Total Private Sale Cap :  $10,000,000 \text{ HDR } (1\%) \times 0.1 \text{ USD} = 1,000,000 \text{ USD}$ 

Total ICO Cap : 100,000,000 HDR (10%) x 0,14 USD = **14.000.000 USD** 

**Private Sale + ICO** : 110.000.000 HDR (11%) = **15.000.000 USD** 

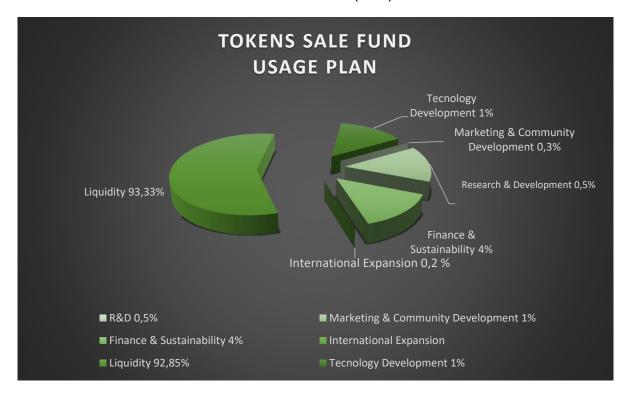


Figure 2. Token Sales Fund Usage Plan



<sup>\*</sup>The total percentage calculation will depend greatly on total sales. This calculation is used if the hard cap is reached.

# 2.7.1. Initial Liquidity Allocation and Listing Costs (DEX and CEX Market Listing): 92,85%. (100% of ICO phase)

#### 2.7.2. Technology Development (1%)

- 2.7.2.1. Development, Enhancement and Periodic Heldera Agrovestment Infrastructure Development and Enhancement: This includes platform development, security enhancements, and transaction speed optimization.
- 2.7.2.2. Development and Enhancement of HDR-Fiat Exchange Infrastructure: Developing and enhancing the infrastructure for the HDR-Fiat exchange.
- 2.7.2.3. Commodity Trading Platform Development and Enhancement: Developing and enhancing the commodity trading platform.
- 2.7.2.4. Game Platform Development and Enhancement: Developing and enhancing the game platform.
- 2.7.2.5. Advanced Research in Data Analytics and Artificial Intelligence: Conducting further research in data analytics and artificial intelligence to improve agricultural investment management.

## 2.7.3. Marketing and Community Development (0,3%)

- 2.7.3.1. Promotion and Marketing: Promotion and marketing efforts to increase awareness of Metafarm among farmers and agricultural stakeholders.
- 2.7.3.2. Building an Active Community: Building an active community that supports and participates in the Metafarm ecosystem.

## 2.7.4. Research and Development (0.2%)

- 2.7.4.1. Further Research and Development in Data-Driven Farming Planning and Optimization: Conducting further research and development in data-driven farming planning and optimization.
- 2.7.4.2. Collaboration with Universities and Research Institutions: Collaborating with universities and research institutions to develop innovative agricultural solutions.



#### 2.7.5. Finance and Sustainability (4,5%)

- 2.7.5.1. Build Sufficient Reserves: Build sufficient reserves to cover market fluctuations and emergency needs.
- 2.7.5.2. Providing Incentives and Compensation: Provide incentives and compensation to active participants in the Metafarm ecosystem.
- 2.7.5.3. Administration and Management: Covers project administration costs, including operational and project management costs.
- 2.7.5.4. Financial and Compliance Audits: Conduct financial audits and ensure compliance.
- 2.7.5.5. Building the implementation of investment in agriculture as an initial pilot step. Any ROI generated will be used as liquid assets for HDR tokens.

## 2.7.6. International Expansion (0.67%)

2.7.6.1. Expanding Agrovestment Internationally: Expanding Metafarm to international regions to support global sustainable agriculture.

It's important to note that the exact token allocation and fund utilization plan may vary depending on the project's policies, market developments, and long-term objectives. This is a general example that can be adapted as needed for the Agrovestment project. Transparency in token distribution and fund usage is key to building trust among Agrovestment 's investors and community.

Note: The allocation percentage will really depend on total sales and whether or not the hard cap requirements are met. After the sale is completed, the core founders will announce the Budget Plan or Bill of Quantity (BOQ) ahead of the launch of the public sale.

#### 2.8. Tokens Value Growth

We believe that the value of the token will continue to grow as long as the ecosystem that is built can function perfectly. Because we allocate as much as 85% of tokens to be exchanged for currency as liquidity. This token cannot be mined for free. The only way is to buy it with fiat currency or exchange it for valuable assets in crypto.

In principle, this token is not solely based on trading activities between currencies. However, this asset is also based on agricultural food production activities. Any



profits (ROI) generated in the farming process funded by the platform will be exchanged as tokens. So, the value of tokens will continue to grow along with the growth of agricultural output. In other words, these tokens can only be mined by farming.

For example, an investment made in cattle farming amounts to 100,000 tokens. The investment value is converted and locked in at that time at a price of 10,000 USD. If the ROI generated is 20%, then the liquidity value of the tokens will increase by 20% (2,000 USD). If the coin price in the market rises, metafarmers will have fewer tokens but with increased value. Conversely, if market conditions are the opposite, Metafarmers will have more tokens with more value than when they initially invested.

Thus, it can be concluded simply that the token value is expected to continue to grow along with the growth of agricultural activities.

If in article 2.7 regarding the Plan for Using Token sale funds it is explained that there is an allocation of 4.5% of 15,000,000 USD for Finance and Sustainability. One of the programs is a pilot project for agricultural investment. We are targeting 30% growth every quarter. This means there will be an exponential growth rate. For example, 500,000 USD (from the 4.5%) or the equivalent of 3.6 million coins (0.36%) is used, referring to the last price (ICO).

So, if the growth rate of investment returns in each quarter is able to meet the target of 30%, we get a predicted time of 5 years and 4 months to fill the value of the total supply of tokens. In the first year, it fill 1,0285. This figure is the reference for calculating the allocation of 0.2% per year (out of a total of 1%) for each core founding member.

Note that the price is constant, if the price is high on the market (redemption refers to the market price) the longer it will take. Time can be shortened if the level of use of the agrovestment platform goes well. The higher the number of tokens invested, the faster the total supply of tokens will fully circulate. If all tokens are fully circulated, there will be no further issuance of new tokens. So, what happens is there is an exponential increase in the value of tokens (depending on the amount of investment).



## **Exponential Growth Formula:**

#### $V_n = V_0 \times (1+r)^n$

 $V_n$ : Value after farming periods.

 $V_0$ : Initial Value (e.g. 0,36%)

r : Rate of Growth per Period (e.g. 30%)

*n*: Number of periods.

## Formula to Calculate Number of Periods (n):

$$n = \frac{\log (V_n/V_0)}{\log (1+r)}$$

This formula uses logarithms to solve for  $\mathbf{n}$ , the number of periods.

It's useful for determining how long it will take to reach a target value  $V_n$  from an initial value  $V_0$  at a constant rate of growth r.

Then we can calculate tokens value growth if public support and engagement in the platform is high. The higher investment make the faster all tokens will circulate. So, the value will increase continuously.



# 3. Technology and Architecture of the Agrovestment Platform

Agrovestment is a platform that combines blockchain technology, web3, data analytics, audit sistem and artificial intelligence to provide innovative solutions in agricultural investment management. Here's an overview of the technology and architecture of Metafarm:

## 3.1. Key Technologies

- 3.1.1. Blockchain: Blockchain technology serves as the foundation of the Metafarm platform. It facilitates agricultural investment transactions, ensures transparency, and provides security and global reach.
- 3.1.2. Web3: The integration of web3-based internet platforms enables the invocation of smart contracts for communications and transactions, which can be recorded on the blockchain.
- 3.1.3. Artificial Intelligence (AI): Artificial intelligence is used to process agricultural data, analyze trends and provide intelligent recommendations to metafarmers. Al can help in planning agricultural food investments.
- 3.1.4. Crypto Asset Tokens: Heldera Projects has crypto asset tokens that facilitate transactions within its ecosystem. These tokens are used to incentivize farmers, agricultural investors, service providers, agricultural auditors, agricultural support institutions and other stakeholders. Heldera tokens use the BEP-20 token standard, which is highly reputable and widely accepted.

## 3.2. System Architecture

The Agrovestment Platform architecture consists of several layers that work together to create a comprehensive agricultural investment ecosystem:

- 3.2.1. Data Analysis and Artificial Intelligence Layer: This layer processes agricultural sector growth data analyzes it and uses artificial intelligence to generate insights and recommendations for metafarmers. This includes investment modelling, agricultural opportunity planning, and resource management. it will use blockchain to make sure product traceability,
- 3.2.2. User Interface (UI/UX) Layer: This layer is accessible to agricultural investors, farmers, and other users. The user interface can be a mobile application or web platform that allows users to interact with the system, view data, and receive



investment recommendations. The user interface also provides space to submit proposals for funding agricultural activities.

- 3.2.3. Crypto Asset Token Layer: This layer includes the crypto asset tokens used in the Metafarm ecosystem. These tokens are used for investment, compensation exchange, payments, and incentives.
- 3.2.4. Security Layers: Security is a primary concern in the Heldera architecture. This layer includes security measures, data encryption, and strict access management to protect user data and transactions.

With this architecture, Heldera creates an efficient and transparent ecosystem where high-quality agricultural data is used to improve productivity, farmer welfare and the availability of global food supplies. This platform offers innovative solutions for the agricultural sector which is increasingly important in meeting growing global food demand.



# 4. Use Cases and Utility

## 4.1. Heldera Agrovestment Platform

This is an investment platform created to bridge the gap between metafarmers or digital farmers and real-world professional farmers. Metafarmers are given the opportunity to achieve a Return on Investment (ROI) through agricultural activities without direct involvement in real-world farming. This solution is particularly beneficial for individuals constrained by their professional commitments. It also serves those who have adequate land for farming and individuals seeking passive income without requiring additional labor.

The available user interface will include an investment space for the offered types and commodities. Users will have the option to choose between Core Actions and Decentralized Actions.

**Core Actions** represent a set of investments provided directly by the core team, offering stronger success guarantees as all elements will be closely monitored by the core team.

On the other hand, **Decentralized Actions** are a set of investments created to open opportunities for farmers worldwide to connect with potential investors (metafarmers). As investors, metafarmers can choose any farmer based on detailed information, such as location, commodity type, ROI guarantee, audit body, and supporting institutions.

This will undoubtedly create opportunities for new job roles, such as:

- Local Farmer Facilitator (Local Guarantee): This job can be further divided into three different specializations: Food Farming, Livestock, and Fisheries.
  Qualifications include an in-depth understanding of specific farming practices, from cultivation techniques to mitigating various threats and diseases, as well as agricultural management support.
- Local Auditor: A qualified individual with expertise in local administrative law responsible for reviewing funding proposals submitted by farmers seeking investor support.



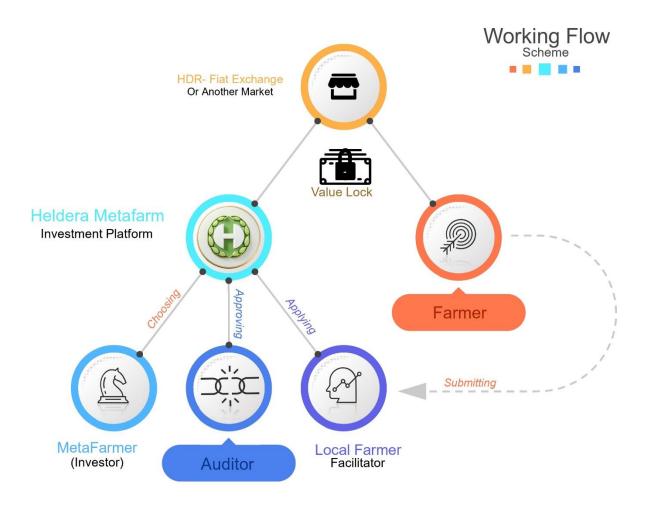


Figure 3. Platform Working Flow

These new job opportunities are open to individuals worldwide, and they will be responsible for their respective regions. To apply for these positions, candidates must meet specific qualifications, including holding a bachelor's degree in their field, being a holder of \$HDR tokens, having a deep understanding of the rule modules and technical guidelines, and successfully completing the assessment process. Some positions available to these token holders will certainly serve as real-world use cases. They are required to hold tokens, pay a certain amount of tokens to renew their certificates annually, and they will also receive income and rewards for their work from transactions between metafarmers and farmers who submit proposals for agricultural businesses. Rewards will also be provided by the Heldera Agrovestment Platform to high-performing workers.

The **Value Lock** feature is the locking of the HDR Token's exchange rate against Fiat at the time the decentralized investment agreement is approved. This is done to



maintain the investment's value disbursed, preventing sudden changes during the investment. Metafarmers, as investors, will receive tokens in return, along with the agreed-upon Return on Investment (ROI) value.



Figure 4 Agrovestment

# 4.2. HDR-Fiat Support Exchange Platform (Heldera Token Exchange)

The HDR-Fiat exchange process will collect transaction fees that will be useful in ensuring the sustainability of the platform and guaranteeing the use cases and utility of the token.



Figure 5. HDR Exchange



## 4.3. Local & Global B2B Food Commodity Markets

This platform will serve as a strong supporting platform to maintain a decentralized global economic ecosystem. This ecosystem will involve multiple parties such as metafarmers (agricultural investors), real-world farmers, commodity traders, and raw material processing companies, all participating in transactions using HDR tokens. This platform also allows traceability features for agricultural food products produced from Agrovestment. The traceability support feature will also utilize blockchain technology in its implementation.



Figure 6. Local-Global Marketplace

#### 4.4. Metafarm Game

The "Farm to Earn" game is an effort to maintain balance and improve the food farming production process. Innovation in game development is needed to attract all stakeholders. Using a game as a medium will broaden the appeal to potential investors in agricultural commodities (metafarm). In practice, their work will be carried out by real-world farmers, ensuring that the profits generated come from an integrated production process. Metafarmers in the game will receive rewards in the form of NFTs that can be exchanged for HDR tokens. In the end, this game will shift and remove the Core Action features in Agrovestment so that it becomes fully decentralized.





Figure 7. Metafarm Game

#### 4.5. Holder Vote

A feature for collective decision-making will be developed using HDR tokens for its implementation. Decisions made by the community will be executed to appreciate community ideas. Any HDR token holder will have a say in a decentralized manner. This feature will utilize direct communication with smart contracts.



Figure 8. Voting Platform



#### 5. Token Sale

- 5.1. In accordance with the token distribution allocation in article 2.5.1.1, HDR Tokens will be sold privately as 1% (10,000,000 HDR) in early Q1 2024 and will last for 1 quarter (3 months). Tokens in the private sale phase will be sold at a price of \$0.1 USD or an equivalent cryptocurrency.
- 5.2. Presale for early supporters (ICO) will be held in mid-Q1 2024 and will last for 6 months. Private sale and ICO may occur simultaneously, but the rules of purchase and the benefits obtained will differentiate to allow holders to choose according to their preferences. Tokens in the ICO phase will be sold at a price of \$0.14 USD or an equivalent cryptocurrency.
- 5.3. Public Sale will begin in Q3 2024. Sales will be conducted gradually by targeting various Centralized Exchange markets to expand the token distribution. Further announcements will be made based on discussions with the community. 5.4. The allocation of tokens for platform circulation is 30%. Similar to selling in the CEX market, the full value of the sales proceeds represents a liquidity valuation. The public sale price is set at 0.16 USD.



# 6. Security

Security is a top priority for Heldera. We are committed to keeping our ecosystem secure and protecting our users' assets. This section details the security measures implemented within the Heldera ecosystem.

## 6.1. Blockchain Security

Heldera uses well-established blockchain technology to protect data and transactions' integrity. Security measures implemented include:

Strong Consensus: Heldera employs PoSA (Proof of Stake Authority) consensus, providing a high level of security through transaction validation by verified validators.

Data Encryption: Transaction data and other sensitive data are encrypted using modern encryption technology to protect them from unauthorized access.

## 6.2. Access Security

We ensure that access to accounts and user assets is highly secure with the following measures:

Identity Verification: Users must pass strict identity verification to access their accounts, including two-factor authentication (2FA).

Password Security: We encourage users to create strong passwords and regularly change them. Heldera stores passwords using secure hashing techniques.

Access Management: Users have full control over their account access and can manage permissions granted to third-party applications.

## 6.3. Security Audits

We conduct regular security audits and collaborate with independent third parties to examine our platform's security. Security audits include:

Scope Inspection: Audits cover smart contracts, platform code, and our infrastructure.

Vulnerability Reporting: Audit findings are analyzed, and if vulnerabilities are found, improvement measures are implemented.



## **6.4. Risk Management**

Heldera has a risk management plan covering routine risk assessments and mitigation planning. This includes financial, operational, and security risks. This will be opened with a discussion during the AMA event.

#### 6.5. Security Education

We will provide security education resources to users, including security guides, tips, and best practices for keeping their accounts and assets safe.

Security is a shared responsibility between Heldera and our users. We encourage users to remain vigilant, maintain the confidentiality of personal information, and report any suspicious activity. With collaborative efforts, we can keep the Heldera ecosystem safe and reliable.

#### 6.6. Management Security

To ensure a sense of security in the management process, 2 independent commissioner positions will be provided. This position will be filled by Heldera Token holders who apply via the form that will be provided. The election will be carried out directly by the holder community using direct smart contract communication.

#### 6.7. Value Security

To preserve the token's value, a maximum coin ownership limit policy has been established and determined by the core founders. Additionally, this policy extends to the distribution process. In this instance, the token distribution allocation for marketing programs cannot be fully spent at once, let alone on a single wallet address.

Similarly, allocations for environmental programs and support will be distributed in stages and subject to a specified maximum amount for recipient institutions/organizations. The tokens allocated to the market are divided into 55% and 30%. Of the 55%, 11% are allocated for direct sales as initial development capital. It's worth noting that only 1% is practically used as the maximum allocation, while the remaining 10% is entirely dedicated to initial liquidity and listing fees.



## 7. Development Team

Heldera has 5 core founders. Meanwhile, we consider coin buyers in the private sale and ICO phases as also part of the founders of this project.

#### 7.1. Core Founders

- 7.1.1. Febri Firsandi Putra (FD), 30 years old, will serve as the Chief Development Officer. Experience: A journalist who also writes on specific topics related to sustainable palm oil business and agriculture. FD is also a Social-Economic and Environmental activist aiming to facilitate small farmers to continue growing. He has an educational background in Agribusiness and a passion for the agricultural world. FD has been following and studying cryptocurrencies since 2012. Furthermore, he is actively involved in trading.
- 7.1.2. Dian Kurnia Prayogo, 31 years old, will take on the role of Chief Resource Management Officer. Experience: A graduate in agricultural science specializing in Agribusiness. He has experience working in a human resources management company. Additionally, he is actively engaged in stock trading.
- 7.1.3. Riki Saputra, 31 years old, will act as the Chief Agriculture and Environmental Sustainability Officer. Riki is also a graduate in agricultural science, majoring in Agribusiness. For 5 years, he has consistently served as a facilitator for self-supporting farmers, campaigning for good agricultural practices (GAP), as well as environmentally sustainable agricultural practices for roundtability and sustainability. He remains actively involved in supporting farmers.
- 7.1.4. Ringga Putra Pamungkas, 22 years old, Chief Investment and Finance Officer. He holds a bachelor's degree in management from the faculty of economics and business. He will be responsible for managing the investment ecosystem and its financial reports and utilization.
- 7.1.5. Agustina Siregar, 30 years old, Chief Public Communication & International Relations Officer. She holds a Master's in Environmental Science and a bachelor's degree in Agribusiness in Jambi University. She has experience working with large plantation companies.



#### 7.2. Independent Commissioner (Developer Council)

After the Private sale phase is complete, the development process must begin immediately. To ensure that the Core Founders carry out their duties well, additional resources are needed as a control function.

In a company, the independent commissioner's job is usually to direct and assess the strategy that will be implemented. In this case, independent commissioners need to assess risk control policies, outline work and business plans, annual budgets, and supervise the implementation of company performance. However, in this case, the temporary budgeting and reporting system will be carried out every quarter after the Private Sale and ICO sales phases are completed or when the project development process begins.

There will be 2 independent commissioners who will be elected by the community by voting. Requirements in the form of managerial skills or a certificate in the field are the main requirements, then you must become a holder of Heldera tokens with a minimum agreed upon by the community. Submit a registration form to the core founders for direct selection by Heldera token holders. The voting system will be connected directly to the smart contract.

Independent Commissioners will receive rewards totaling 0.01% or worth 100,000 HDR each (per year), which will be distributed every quarter (25.000 HDR received every quarter). This allocation will be taken from the token distribution allocation for marketing purposes. In the second year it is possible to re-elect independent commissioners with the aim of refreshing and opening up the control system. This amount can be adjusted every year.



# 8. Roadmap



Figure 9. Roadmap 2023-2024

#### Q4 2023

- Build The Team
- Build Idea Construction & Deep Research
- Build Website and Social Media
- Launch Announcement

#### Q1 2024

- Community Building Started
- Publish Project Presentation Video
- Open Private Sale (Investor)
- AMA
- ICO Inquiry

#### Q2 2024

- Open Presale (ICO) for early supporters.
- Community Vote Event



- CEX Listing Inquiry 1 (The community makes decisions regarding where the listing application is made)
- AMA

#### Q3 2024

- ICO Progress Report
- Build Heldera Agrovestment Marketplace (Mertafarm Investment Platform)
- CEX Listing Inquiry 2 (The community makes decisions regarding where the listing application is made)
- Presale (ICO) closed
- AMA

#### Q4 2024

- Beta-Test on Heldera Agrovestment Marketplace
- AMA
- Heldera Agrovestment Marketplace Launch
- Start to Build HDR-Fiat Exchange Platform

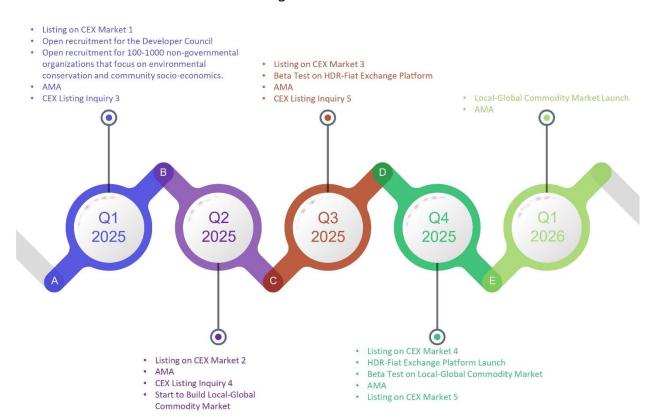


Figure 10. Roadmap 2025-2026



#### Q1 2025

- Listing on CEX Market 1
- Open recruitment for the Developer Council
- Open recruitment for 100-1000 non-governmental organizations that focus on environmental conservation and community socio-economics.
- AMA
- CEX Listing Inquiry 3

#### Q2 2025

- Listing on CEX Market 2
- AMA
- CEX Listing Inquiry 4
- Start to Build Local-Global Commodity Market

#### Q3 2025

- Listing on CEX Market 3
- Beta Test on HDR-Fiat Exchange Platform
- AMA
- CEX Listing Inquiry 5

#### Q4 2025

- Listing on CEX Market 4
- HDR-Fiat Exchange Platform Launch
- Beta Test on Local-Global Commodity Market
- AMA
- Listing on CEX Market 5

#### Q1 2026

- Local-Global Commodity Market Launch
- AMA



# 9. Regulatory Compliance

Heldera deeply respects and complies with the legal provisions and regulations applicable in various jurisdictions. We are committed to operating with transparency, integrity, and high compliance with the relevant legal frameworks. In this regard, here are some key points related to Heldera's regulatory regulations:

## 9.1 Legal Compliance

Heldera operates while adhering to the laws and regulations in the various jurisdictions in which we operate or that affect us. We identify various relevant legal aspects, including blockchain regulations, data protection, and tax compliance. We strive to adhere to legal provisions and are willing to collaborate with relevant regulatory bodies when required.

#### 9.2 Data Protection

We acknowledge the importance of protecting the personal data of our users and stakeholders. Heldera is committed to strictly safeguarding personal data and adhering to applicable data protection regulations, including the General Data Protection Regulation (GDPR) in the European Union. We also ensure that the data collected and stored on our platform is carefully regulated in accordance with the applicable legal provisions.

# 9.3 Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT)

Heldera enforces strict Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) policies. This includes verifying user identities to meet legal standards and reporting suspicious transactions to the relevant authorities as per applicable laws.

## 9.4 Financial Regulations

As a platform facilitating the use of crypto asset tokens, Heldera adheres to the financial regulations in the jurisdictions where we operate. This includes regulations related to taxation, blockchain-related financial regulations, and compliance with global financial standards such as the Financial Action Task Force (FATF).



## 9.5 Compliance and Regulatory Changes

We recognize that blockchain and crypto asset-related regulations are continuously evolving. Heldera has a dedicated team actively monitoring regulatory changes and is committed to adapting its operations in accordance with updated regulations. We will also communicate clearly with our community if there are significant policy regulation changes that may affect our services.

It is important to remember that regulatory provisions can vary significantly between jurisdictions, and Heldera users are expected to understand and comply with their local regulations. We encourage users to understand the laws and regulations applicable in their respective jurisdictions before participating in the Heldera ecosystem.



# 10. Community and Marketing

Heldera acknowledges that the community is one of our most valuable assets. We highly value the support and contributions we receive from our community. This section outlines our commitment to building and maintaining a strong community and our marketing strategy:

## 10.1 Building and Maintaining the Community

The community is at the heart of Heldera, and we are committed to maintaining strong relationships with our community members. We will implement various initiatives to facilitate community growth and participation:

- Community Forum: Heldera will provide a community forum platform where members can discuss, share ideas, and collaborate.
- Virtual Events and Webinars: We will organize virtual events and webinars to educate community members about technology and the latest developments in the Heldera ecosystem.
- Ask Me Anything (AMA) event: We will regularly hold AMA events every quarter.
- Incentive Programs: We will launch incentive programs to reward community contributions in the form of Heldera crypto asset tokens.
- Participation in Decision-Making: We will involve the community in important decision-making related to the development and evolution of the Heldera ecosystem through a Voting system directly connected to smart contracts.

## **10.2 Marketing Strategy**

We recognize the importance of marketing to raise awareness of Heldera and make it more widely accepted. Here are some elements of our marketing strategy:

- Social Media Campaigns: Heldera will be active on various social media platforms to communicate with potential users and share information about recent developments.
- Brand Development: We will build and strengthen the Heldera brand to create a consistent and strong impression among users.
- Partnerships and Alliances: Heldera will establish partnerships and alliances with industry stakeholders, academic institutions, and related organizations to support ecosystem growth.



- Education and Training: We will organize education and training programs to ensure that users have the knowledge required to participate wisely in the ecosystem.
- Promotional Campaigns: We will launch promotional campaigns targeting potential stakeholders to introduce them to the benefits and potential of Heldera.

Our marketing strategy is based on transparency, integrity, and a sustainable approach to building awareness and support for Heldera. We are committed to listening to community feedback and continuously improving our approach to achieve our shared vision.



#### 11. Contact Information

How to connect with heldera's team:

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Youtube : <a href="https://youtube.com/@HelderaProjects">https://youtube.com/@HelderaProjects</a>

Medium : <a href="https://medium.com/@helderaprojects">https://medium.com/@helderaprojects</a>

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Heldera's Core Founder

Jambi, Indonesia

