

# WHITE PAPER



## AsetQu

ASSET-BACKED DIGITAL TOKENS AS A SAFEGUARD  
**REAL WORLD ASSET**

[www.asetqu.com](http://www.asetqu.com)





# TABLE OF CONTENTS

1. Executive Summary
2. Introduction AsetQu
3. Vision and Mission
4. Statement of the Problem
5. Mechanism of AsetQu Operation
6. Technology and Architecture
7. Tokenomics
8. Functionality and Utility
9. Advantages of AsetQu
10. Roadmap
11. Tim Dan Penasehat
12. Risk and Mitigation Strategies
13. End Page







# EXECUTIVE SUMMARY

The current cryptocurrency market is characterized by substantial volatility, with the majority of assets being speculative and devoid of backing from tangible resources. This environment poses significant risks and serves as a deterrent for investors in search of security. In response to these challenges, AsetQu emerges as an innovative solution: a digital token constructed on the BEP-20 blockchain, designed to ensure value stability. Each AsetQu token is pegged to a value of Rp100,000 and is fully supported by certified property and land assets in Indonesia. This initiative seeks to bridge the traditional property sector with the digital financial ecosystem, offering a stable, legal, and dependable cryptocurrency investment vehicle for the Indonesian populace.







# INTRODUCTION ASETQU

The advent of digital assets and blockchain technology has ushered in a new era within the financial sector. However, this rapid growth is accompanied by a multitude of challenges. The majority of crypto tokens currently in circulation exhibit highly speculative characteristics, with their values lacking backing from tangible real assets. This situation leads to significant price volatility, poses considerable risks, and serves as a barrier for both institutional and individual investors seeking more secure and predictable digital investment alternatives.

Conversely, the real estate sector remains one of the most stable and reliable investment pillars globally. However, property assets present significant limitations, particularly regarding liquidity and accessibility. The complex processes involved in buying and selling, along with substantial capital requirements, often impede retail investor participation.

AsetQu emerges from the intersection of these two domains. We have identified a significant need for a digital tool that integrates the efficiency and global accessibility of blockchain technology with the security and value stability characteristic of real estate assets. This whitepaper will outline how AsetQu offers a definitive solution to the challenges of volatility and trust within the cryptocurrency landscape by directly linking token value to verified, tangible property assets.







# VISION MISSION ASETQU

## VISION

- TO ESTABLISH A RELIABLE CRYPTOCURRENCY IN INDONESIA THAT IS STABLE, COMPLIANT WITH LEGAL STANDARDS, AND SUPPORTED BY TANGIBLE ASSETS.

## MISSION

- TO OFFER A SECURE CRYPTOCURRENCY INVESTMENT VEHICLE WITH A STABLE VALUE, SAFEGUARDING INVESTORS AGAINST SIGNIFICANT MARKET VOLATILITY.
- THE INTEGRATION OF THE REAL ESTATE SECTOR WITH THE DIGITAL DOMAIN GENERATES NEW LIQUIDITY OPPORTUNITIES FOR ASSET OWNERS AND PROVIDES WIDER ACCESS TO PROPERTY INVESTMENT FOR THE GENERAL PUBLIC.
- TO ESTABLISH A TRANSPARENT AND AUDITABLE ECOSYSTEM GOVERNED BY A WELL-DEFINED LEGAL ENTITY IN INDONESIA, SPECIFICALLY PT ASET HARAPAN BANGSA.







# STATEMENT OF THE PROBLEM

The majority of digital tokens currently in circulation lack underlying assets as collateral, resulting in significant volatility and rendering them unsuitable as a dependable store of value. This situation diminishes public confidence in cryptocurrency and restricts its utility as a method of payment or investment.

The cryptocurrency market is currently facing several fundamental challenges that deter many investors from participating actively. The key issues contributing to the emergence of AsetQu include:

1. Heightened Price Volatility The majority of cryptocurrency assets lack a definitive underlying asset or value guarantee. Consequently, prices are highly susceptible to market speculation, news, or investor sentiment, devoid of a solid economic foundation.
2. Absence of Collateral or Intrinsic Value Many tokens in the market are not supported by tangible assets. This scenario places investors in a purely speculative position, lacking any protections against substantial price drops.
3. The Lack of Regulatory and Legal Certainty Certain cryptocurrency projects do not comply with local regulations, resulting in investor concerns about potential legal violations or regulatory interventions.
4. Inadequate Transparency and Information Accessibility Many projects fail to provide clear data regarding project value, fund allocation, or the ownership structure of underlying assets.







# MECHANISM OF ASETQU'S OPERATION

The asset owner submits the SHM to PT Aset Harapan Bangsa as an initial document. The legal and technical team of PT Aset Harapan Bangsa verifies the document for legality. Upon successful verification, the document is deemed valid, and a Memorandum of Understanding (MOU) or Cooperation Agreement (PKS) is established. Following the MOU or Cooperation Agreement (PKS), a debt deed is executed between the asset owner and PT Aset Harapan Bangsa. Based on the debt deed from the notary, a mortgage deed is created and registered with the National Land Agency (BPN). The mortgage document issued by the BPN serves as the foundation for selling tokens on cryptocurrency exchanges in Indonesia and other platforms. Tokens are issued through a BEP-20 smart contract on the Binance network. The entire process is meticulously documented and subjected to regular audits.

## Legal Framework Involved

- Asset Owner (Individual or Institution)
- PT Aset Harapan Bangsa
- Independent Appraisal Agency
- Notary Public for Real Estate Transactions
- BPN (National Land Agency)
- Bursa Aset Kripto Indonesia, commonly known as a cryptocurrency exchange.
- OJK and Supplementary Regulatory Authorities





# TECHNOLOGY AND ARCHITECTURE

AsetQu is a BEP-20 token stored in users' digital wallets and is tradable on cryptocurrency exchanges. Each AsetQu is backed by tangible assets, specifically real estate and land, at a 1:1 ratio to the appraised value.

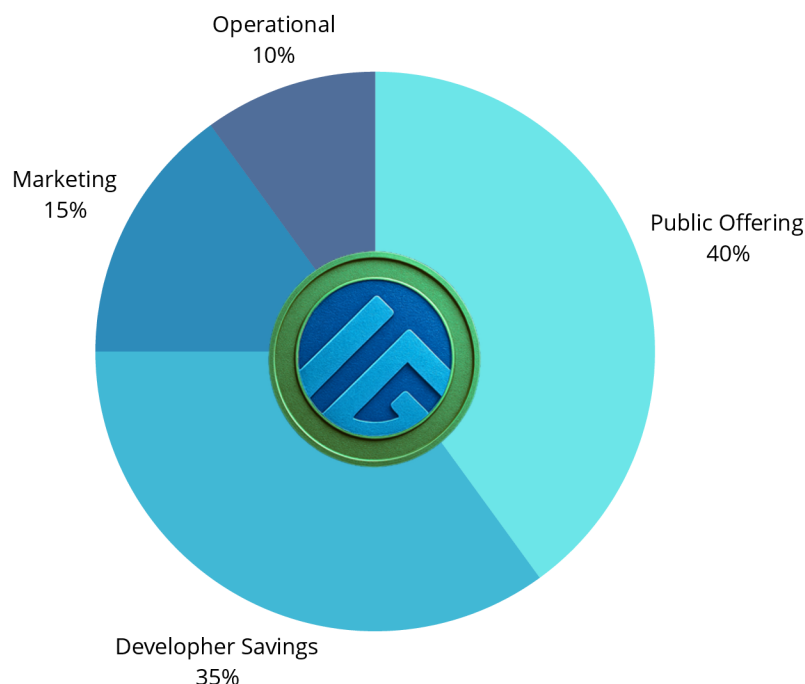
- **Token Name:** AsetQu
- **Type:** BEP-20 Token
- **Total Supply:** 1,000,000,000 AsetQu
- **Chain Network:** BNB Smart Chain
- **Contract Address:**  
**0xC69456817C99Efa2d33F4C2408D350fC86138f76**
- **Ticker:** AsetQu
- **Decimals:** 18







# TOKENOMICS



Keterangan	Jumlah	Wallet Address
Total Supply	1.000.000.000 ASQ	0x00EDDdE4145407c7F53098edF91A4b5D34D7021b
Public Offering	400.000.000 ASQ	0x864AEc2922e060e26635440F76668450fdC3cc8E
Developer Reserves	350.000.000 ASQ	0x00EDDdE4145407c7F53098edF91A4b5D34D7021b
Marketing	150.000.000 ASQ	0x4acd789766e1D4559b54e891A1E0522C55789252
Operational	100.000.000 ASQ	0xe4a3aaface88a33a51cced08748c2653f5892d39
Starting Price	<b>Rp 100,000</b>	





## RINGKASAN

# FUNCTIONALITY AND UTILITY

AsetQu is a blockchain-based cryptocurrency solution that guarantees security through its support from tangible assets, thus providing value stability for retail investors. This token can also serve as collateral on DeFi platforms to secure liquidity without necessitating liquidation. Furthermore, AsetQu facilitates fractional ownership of physical assets, such as real estate, thereby broadening investment opportunities for the general public.

In the domain of remittances, AsetQu facilitates international money transfers distinguished by minimal costs, swift execution, and strong security. In the real estate sector, this token can be utilized to fund property projects through a tokenization framework. Furthermore, AsetQu can serve as a payment method in on-chain marketplaces, due to its value stability, thus offering a practical solution for everyday cryptocurrency transactions.







# FUNCTIONALITY AND UTILITY



## SAFE INVESTMENT

AsetQu offers a secure blockchain-based investment alternative because it's backed by real assets. Investors can allocate funds to tokens with real collateral, reducing the risk of loss due to market fluctuations. It's suitable for retail investors seeking crypto instruments with greater stability.



## ASSET FRACTIONALIZATION

Owners of physical assets (such as land or buildings) can sell a portion of their asset value in the form of tokens. This enables retail investors to participate in real estate projects that were previously accessible only to large investors. Fractional ownership also enhances the liquidity of the real asset market.



## TOKENIZED REAL ESTATE INVESTMENT

AsetQu menjadi alat transaksi dalam proyek investasi real estate berbasis token. Developers can fund new projects through the sale of AsetQu, which is backed by the project's assets.



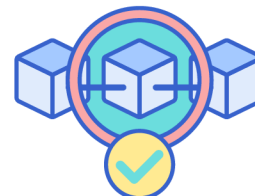
## COLLATERALIZED LENDING

AsetQu dapat digunakan sebagai jaminan di platform pinjaman terdesentralisasi (DeFi). Users can collateralize AsetQu to access liquidity without liquidating their tokens. The integrated DeFi platform will authenticate the AsetQu smart contract to confirm the legitimacy of the collateral.



## INTERNATIONAL REMITTANCES AND PAYMENTS

AsetQu functions as a solution for swift, economical, and secure international money transfers. It mitigates the exorbitant fees and protracted processing times linked to traditional remittance systems. Users can transmit AsetQu, which maintains a stable value, to family members or business partners overseas, where it can subsequently be converted back into local currency at a guaranteed rate.



## ON-CHAIN E-COMMERCE AND PAYMENT SYSTEM

AsetQu can be incorporated as a payment option on marketplace platforms that accept cryptocurrency. Owing to its stable value, users need not be concerned about volatility as they would be with other cryptocurrency tokens.





# ADVANTAGES OF ASETQU



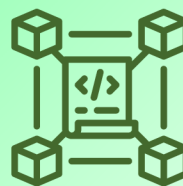
**RATIONAL AND  
STEADY**



**POWERED BY REAL  
ESTATE**



**CLEAR AND  
TRANSPARENT LEGALITY**



**SMART CONTRACT  
TERAUDIT**



**IN ALIGNMENT WITH THE  
PRINCIPLES OF OJK AND  
FATF**







# STRATEGIC ASSET PLAN





# TIM DAN PENASEHAT

## Chief Executive Officer

Muhammad Fadhl Fauzan, S.E. is a visionary leader who serves as the principal architect of the company's strategy and growth. With a background in Economics and extensive experience in business management and technology development, he merges strategic insight with innovative thinking to steer the organization. His leadership is characterized by adaptability, a solution-oriented mindset, and a dedication to creating long-term value, establishing him as a key figure at the intersection of digital innovation and business sustainability.

## Chief Technology Officer

As the Chief Technology Officer, Muhammad Auliya Rahman, S.T. oversees the company's technological strategy, grounded in a robust engineering foundation. A graduate in Engineering with extensive experience in system development and the integration of advanced technologies, he plays a crucial role in establishing a reliable and scalable digital infrastructure. His expertise encompasses the creation of technology-driven products and the application of innovation to devise efficient solutions that meet current market demands.

## Chief Marketing Officer

Joni Mardiansyah, S.Kom. directs the company's branding and marketing strategy. With a foundation in Information Technology and substantial experience in digital marketing and strategic communication, he is adept at managing public perception, elevating brand awareness, and boosting product competitiveness in the marketplace. His data-driven and innovative approach guarantees that the company's marketing strategies are in sync with emerging trends and consumer behavior.

## Chief Financial Officer

Suryani Ahmad, S.E. plays a vital role in managing the company's financial operations and strategic planning. With her proficiency in accounting, financial management, and budget oversight, she ensures transparency and efficiency in all financial decisions. Her abilities in preparing financial reports, conducting risk analyses, and optimizing budgets establish a crucial foundation for promoting the company's growth and sustainability.

## Advisors and Experts

### Legal Expert

Prof. Dr. Muhammad Mufti Mubarak, S.H., S.Sos., M.Si., CROP is an academic, economist, and entrepreneur from Lamongan, East Java. He has pursued education in engineering, communication, and law, earning both his Master's and Doctorate degrees in Economics from Airlangga University.

Aktif sebagai dosen dan peneliti, ia juga memimpin sejumlah lembaga kajian seperti IDE, PUKAT, dan LeSuRe. Di luar akademik, beliau menjabat di berbagai organisasi seperti KADIN Indonesia dan MUI Pusat, serta memimpin beberapa perusahaan.

As an author, he has published nearly 100 works on economics, entrepreneurship, and nationalism. His achievements have been recognized through various awards, including multiple MURI Records and accolades from Lemhanas.

### Business and Finance Expert

Dr. Eric Hermawan, M.T., M.M.

Active in various organizations, Eric serves as the Vice Chairman of the Creative Economy Commission of KADIN, Chairman of the Community Empowerment Commission of MUI, and Treasurer of LPTNU. His involvement reflects a commitment to the enhancement of the economy, education, and community empowerment. Furthermore, he currently owns multiple enterprises in the telecommunications and finance sectors.

### Property Expert and Certification: Afrinal Darmawan







# RISK AND MITIGATION STRATEGIES

No	Risk Type	Description	Mitigation Strategy
1	Crypto Market Volatility	Token prices may be affected by global market fluctuations	Guaranteeing tokens with real property assets of stable and verified value
2	Laws and Regulations	Changes in regulations from OJK or Bappebti could affect operations	Operation under a legal entity (PT Aset Harapan Bangsa), regular consultation with legal advisor
3	Liquidity	Potential difficulties for users in selling tokens when needed	Listing on multiple exchanges (DEX/CEX), collaboration with liquidity providers
4	Inaccurate Asset Valuation	The underlying property asset value may change	Appraisal by independent professional body, periodic audit
5	Technology & Smart Contracts	Potential bugs or exploits in smart contracts	Smart contracts are audited by a third party, using the BNB Smart Chain network





# PENUTUP

AsetQu leads the way in innovation by employing asset-backed tokens to address the challenges of stability, trust, and legality in the cryptocurrency sector. With a robust legal framework and transparent blockchain technology, AsetQu is poised to become a leader in hedged tokens in Indonesia and the wider regional landscape.

- 🌐 **Website :** <https://asetqu.com/>
- 📠 **Telegram:** [https://t.me/AsetQu\\_Official](https://t.me/AsetQu_Official)
- ✂️ **X:** <https://x.com/asetquu>
- ✉️ **Email:** [Support@asetqu.com](mailto:Support@asetqu.com)
- 📷 **Instagram:** [https://www.instagram.com/asetqu\\_official/](https://www.instagram.com/asetqu_official/)
- 📘 **Facebook:** <https://www.facebook.com/profile.php?id=61577121005275> **TikTok:**
- 🎵 [https://www.tiktok.com/@asetqu.official?\\_t=ZS-8x8FZbyX0Vs&\\_r=1](https://www.tiktok.com/@asetqu.official?_t=ZS-8x8FZbyX0Vs&_r=1)

*This document represents a preliminary version and may be amended in accordance with the latest regulations from OJK and Mitra Exchange.*

