

## Trade & Consumer Products – BNQ Holdings

At BNQ Holdings, our **Trade Sector** is a dynamic arm that bridges financial services with consumer-driven product innovation. This division is designed to fuel both **capital mobility** and **market growth**, with two strategic pillars: **financial brokerage solutions** and **lifestyle retail products**.

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## BNQ Financial – Bridging Capital & Opportunity

Through **BNQ Financial**, a fully licensed mortgage brokerage platform, we offer tailor-made financial solutions for both residential and commercial markets. We serve a wide range of clients—from individuals and families to small businesses and real estate developers.

### Our Core Services Include:

- **Debt Origination & Lending:** Custom mortgage and loan solutions across Ontario and beyond.
- **Brokerage Ecosystem:** Leveraging a strong network of lenders, brokerages, and investors to deliver fast, ethical, and transparent services.
- **Credit Growth Advisory:** Supporting clients to “graduate up the credit ladder” through responsible lending and strategic financial planning.

BNQ Financial is tightly integrated with our internal arms:

- **BNQ Capital** (investment & asset management)
- **BNQ Real Estate** (development execution)

This **vertical integration** ensures a full-cycle approach: sourcing deals, deploying capital, and executing property-based projects.

**For Partners:** A reliable originator of high-quality, investment-ready deals.

**For BNQ Portfolio:** Anchors our capital deployment strategy, ensuring seamless transition from sourcing to execution.

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## QT Wellness – ACV Gummies

As part of our commitment to innovation and health-first consumer experiences, BNQ Holdings has launched **QT Wellness**, a label under our Trade & Retail Division. Its flagship product, **QT Wellness ACV Gummies**, reflects our entry into the **nutraceutical and wellness sector**.

## Why ACV Gummies?

These Apple Cider Vinegar Gummies are infused with vitamins like B12 and folic acid, offering multiple health benefits:

- Enhances **digestion and gut health**

- Supports **fat metabolism and weight control**
- Promotes **natural detox**
- Boosts **energy and immunity**

#### **About QT Wellness:**

QT Wellness is BNQ's in-house health brand, developed to bring **globally trending wellness solutions** to the African market. We emphasize **clean ingredients, premium formulation, and affordable pricing.**

#### **Market Strategy:**

- Distributed through retail pharmacies, supermarkets, and online stores
- Promoted via **Babz Media's** influencer partnerships and digital outreach
- Positioned for cross-border and regional expansion within East Africa

**Strategic Impact:** Strengthens BNQ Holdings' foothold in the fast-growing wellness industry, supporting our broader mission to diversify into high-potential, consumer-led sectors.

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**BNQ Holdings' Trade Division** is not just about commerce—it's about delivering smart, relevant solutions that serve both the **wallet** and the **well-being** of our communities.

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