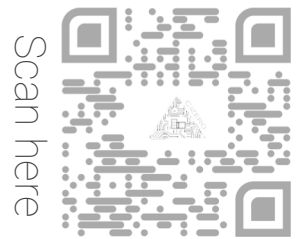




AN ESG-GRADE QUADRUPLE NET ZERO DEVELOPMENT

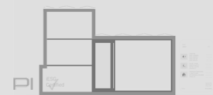
THE **0**⁴



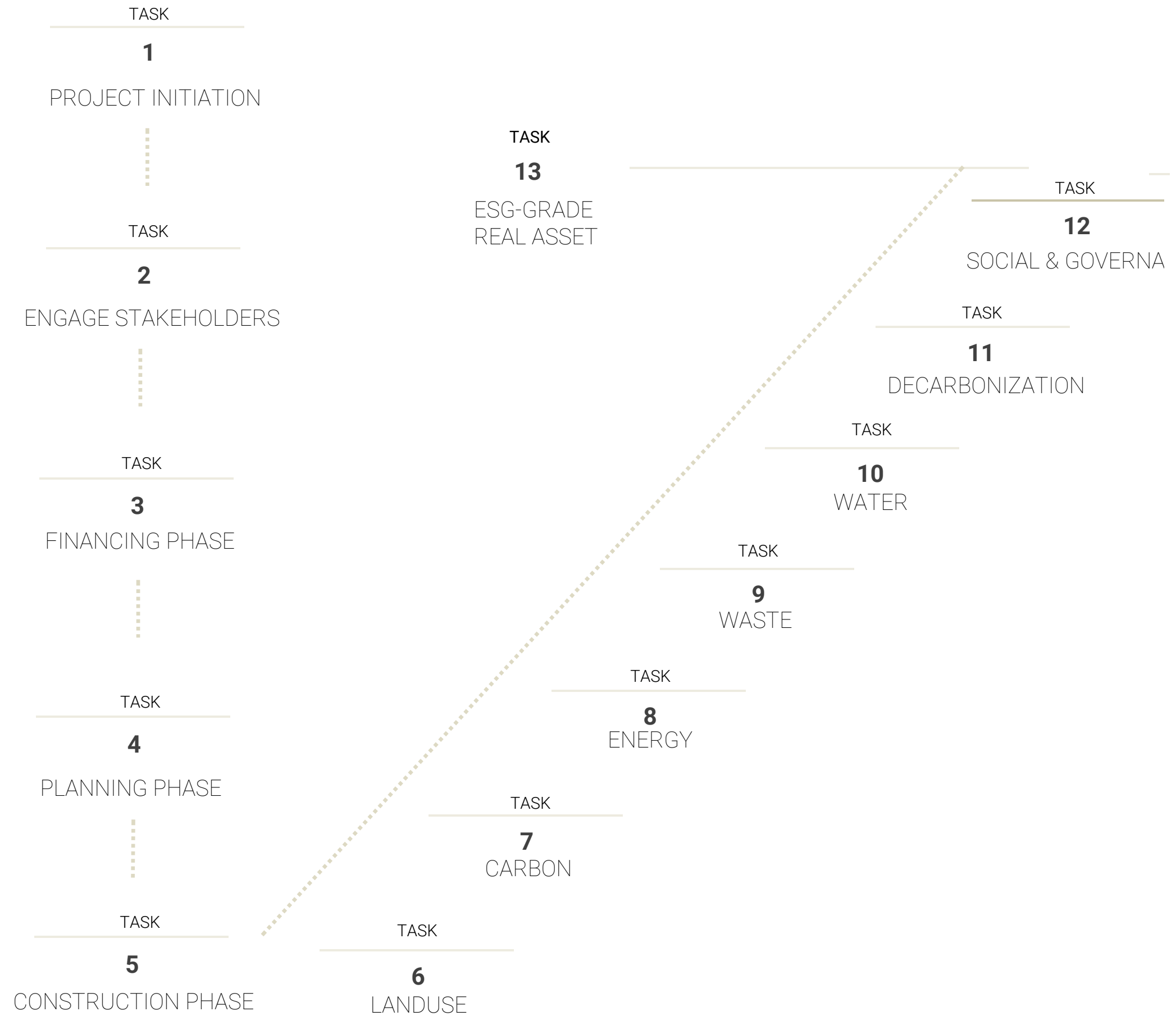
ESG Grade
Commercial
Real Estate



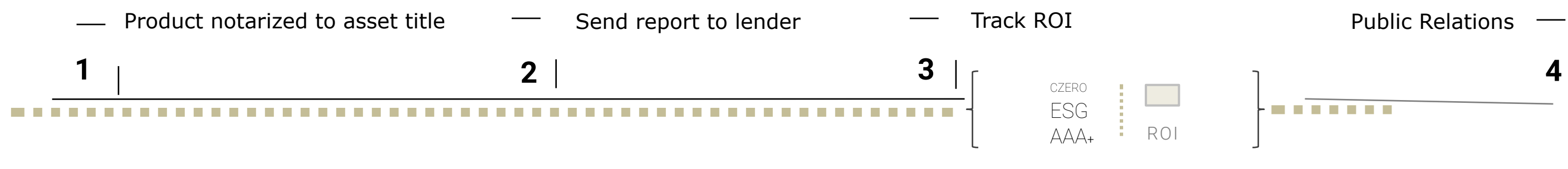
C
ZERO

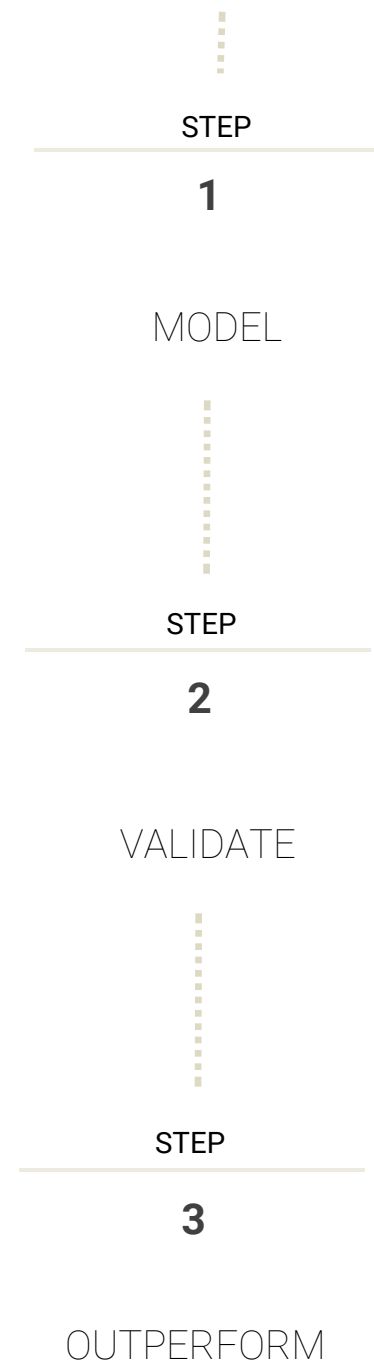


ASSET FULLFILMENT



ASSET ADMIN





ASSET VALUE
& BANKING

\$62M

Senior Debt	59%		36,580,000
Pace Fund	25%		15,500,000
Equity	16%		9,920,000

ASSET VALUE

CZERO ESG AAA+	Multifamily New Construction 162K \$36.5M \$15.5M \$9.9M	Gross Square Feet Senior Debt Pace Fund Equity/Bridge
----------------	--	--



Development Budget	61,860,688
Private Bridge Equity – NA	9,920,000
Lender 1A – Pace Fund 25 Year Term	36,000,000
Annual Debt Service Rate 5.24	2,911,007
Annual Debt Service CESG 4.95	2,839,090
Interest Rate Savings Per Annum	71,917
Lender 1B – 25 Year Term	15,860,688
Annual Interest Rate 6.50	1,406,509
Annual Interest Rate CESG 6.10	1,321,015
APR Savings Per Annum	85,494
CZERO ESG-Grade Product	369,360
Client CESG Product Credit	(83,000)
NET FINANCIAL SAVINGS	3,575,690.
Project Budget/Cost	61,860,688
CZERO ESG-Grade Asset	19,176,813
Real Estate Value	81,037,501
Product Price	369,360
Capital Gains	18,807,453
ROI	30.4%

LANDUSE

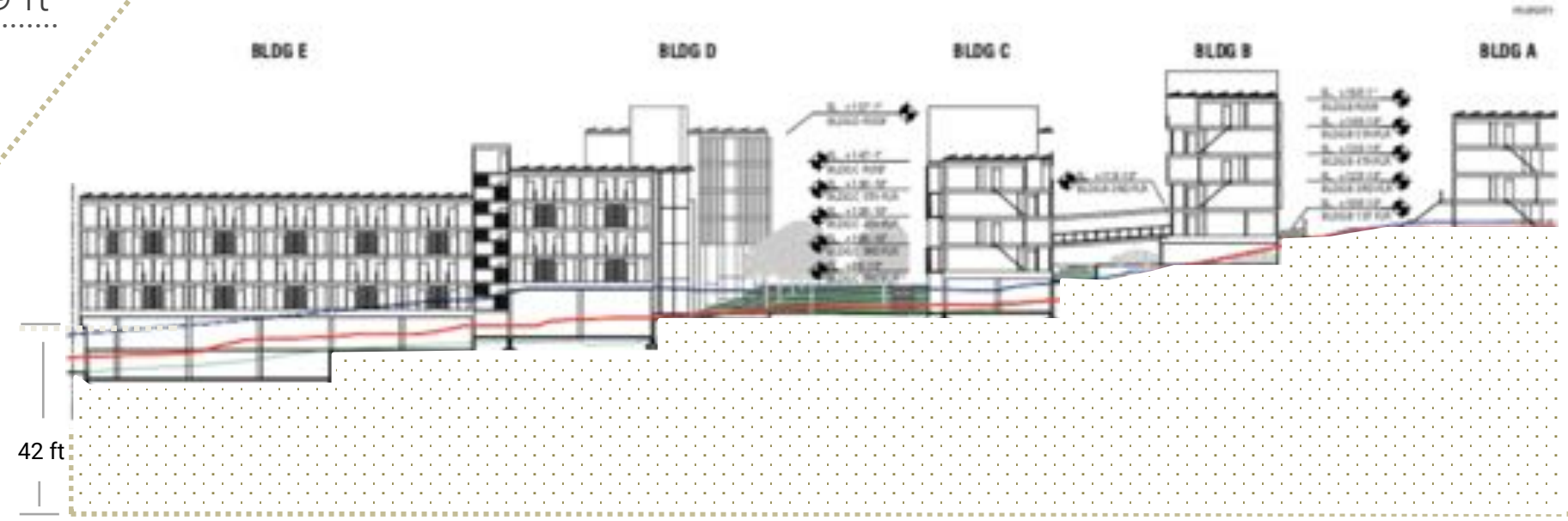
LU 1
NY

Plot 1.62 ac



Top soil 3.281 ft

Deep soil 38.719 ft



Property Area



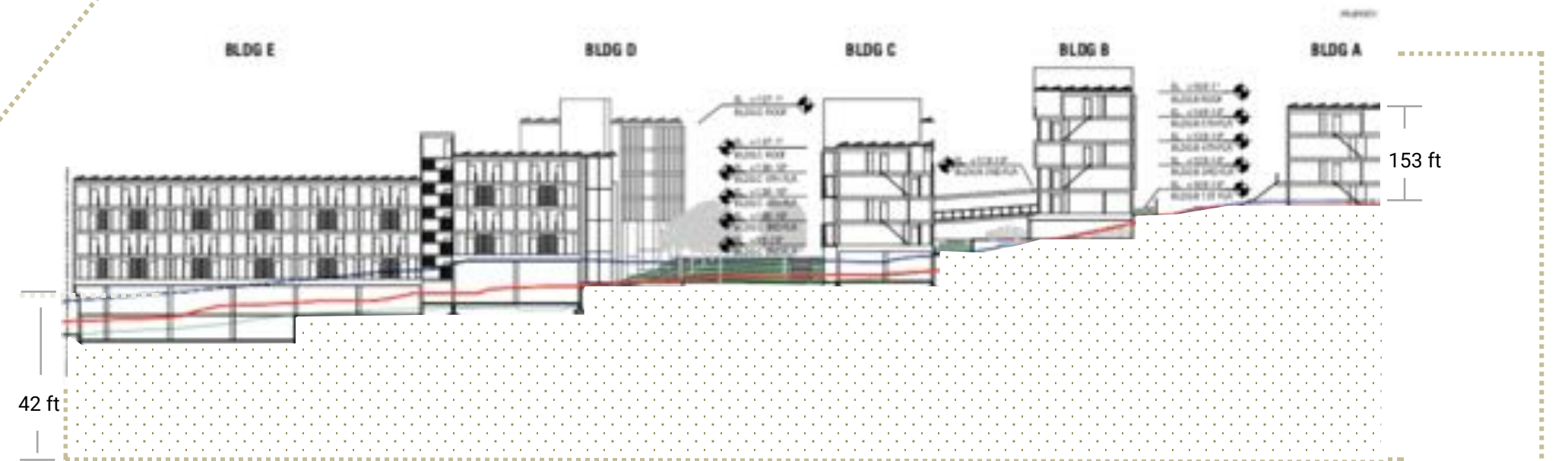
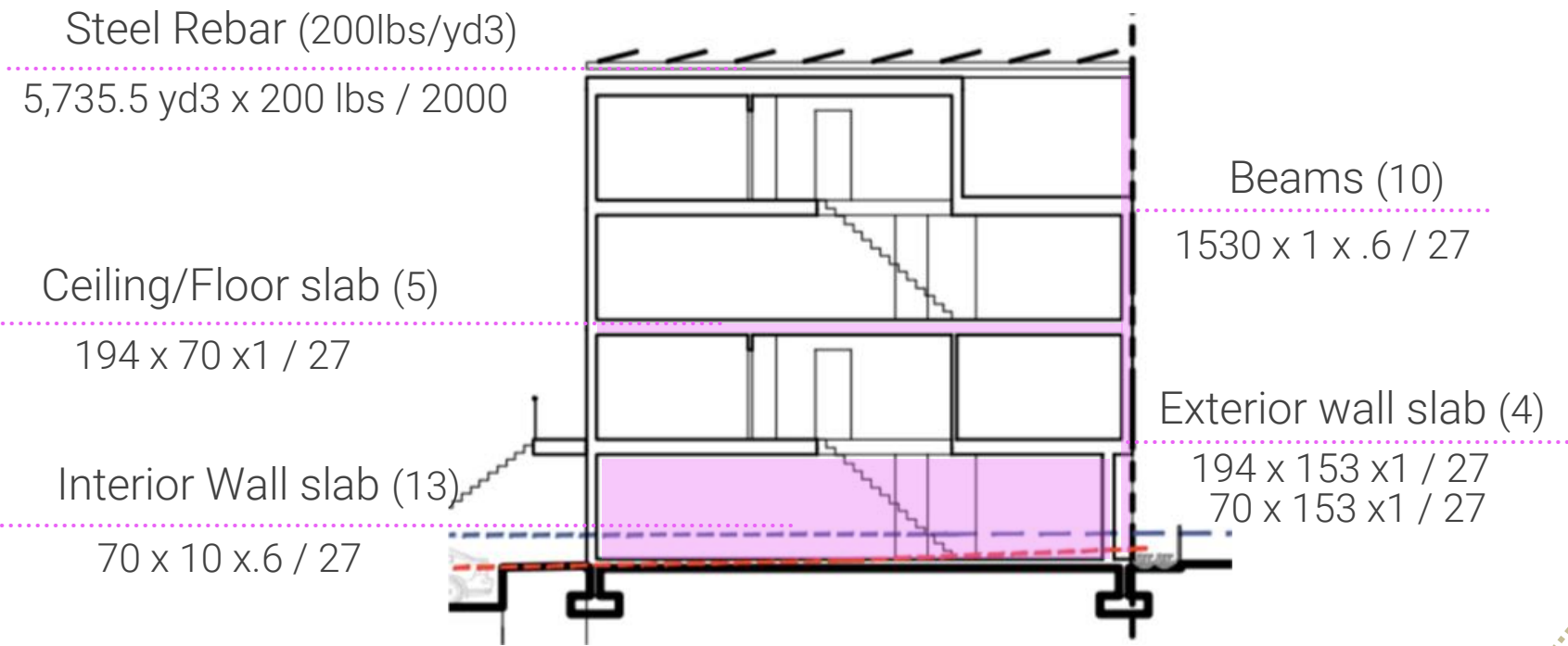
-113.50
mt



CARBON

CO 2
BMA

Building A - Structural



2,152.3
mt

CO 2
BMA

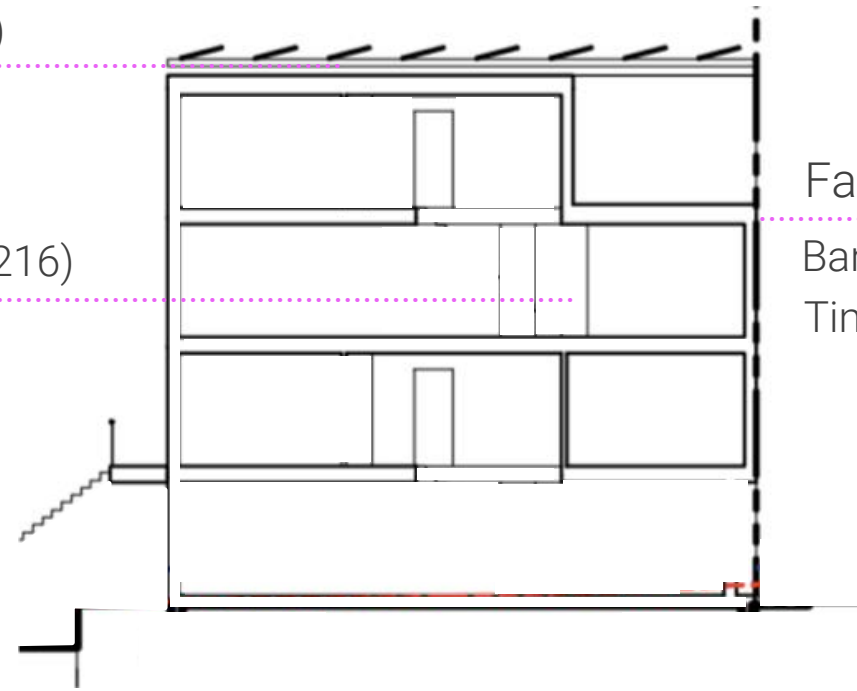
Building A - Structural

Exterior Insulation (4)

194 x 153
70 x 153

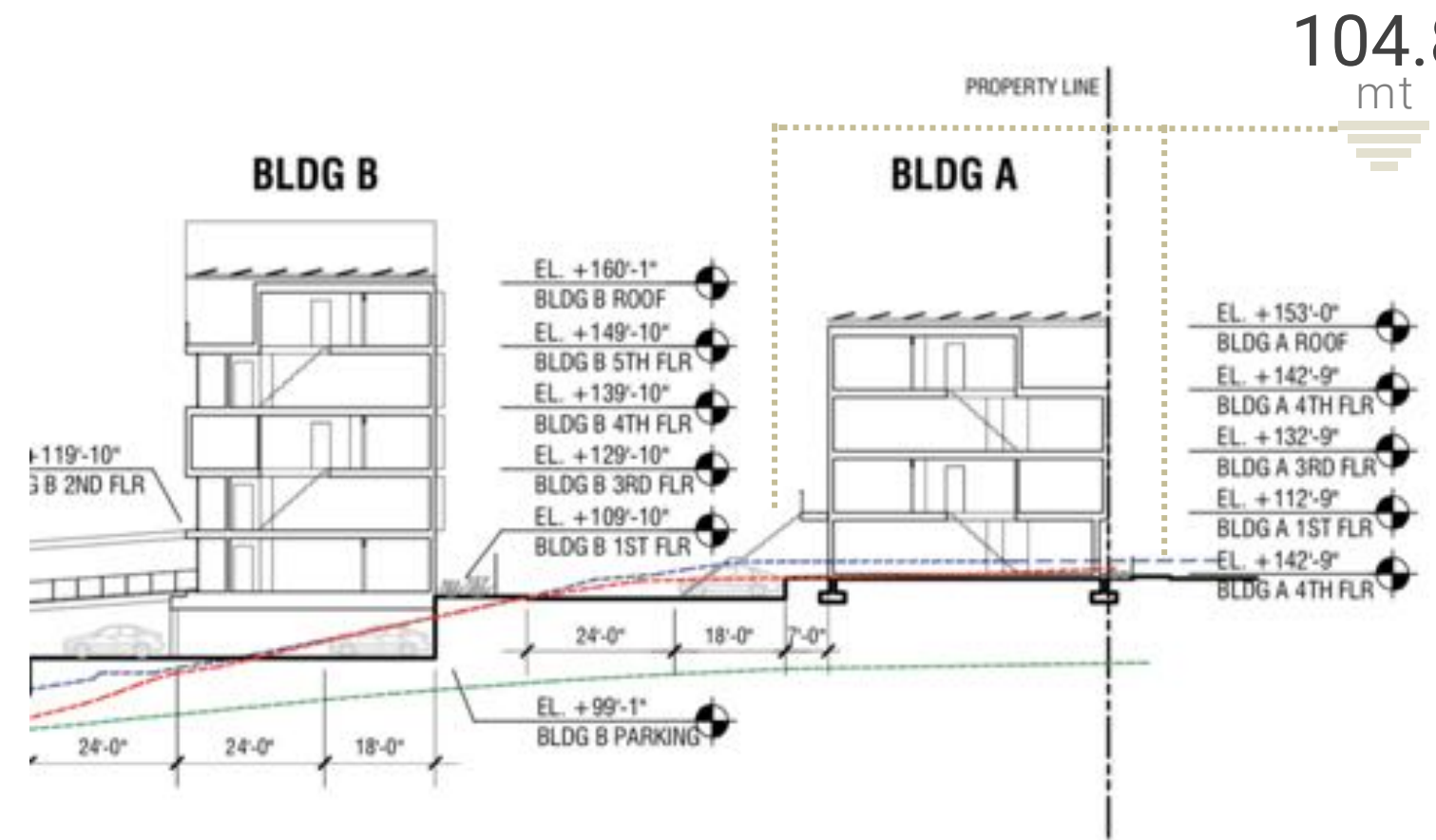
Glass Window Panels (216)

200 kg/ panel



Façade Cladding

Bamboo 528 x 153
Timber 528 x 153 x 0.8 /27



CO 2
BMA

Building A - Structural

Drywall & Insulation

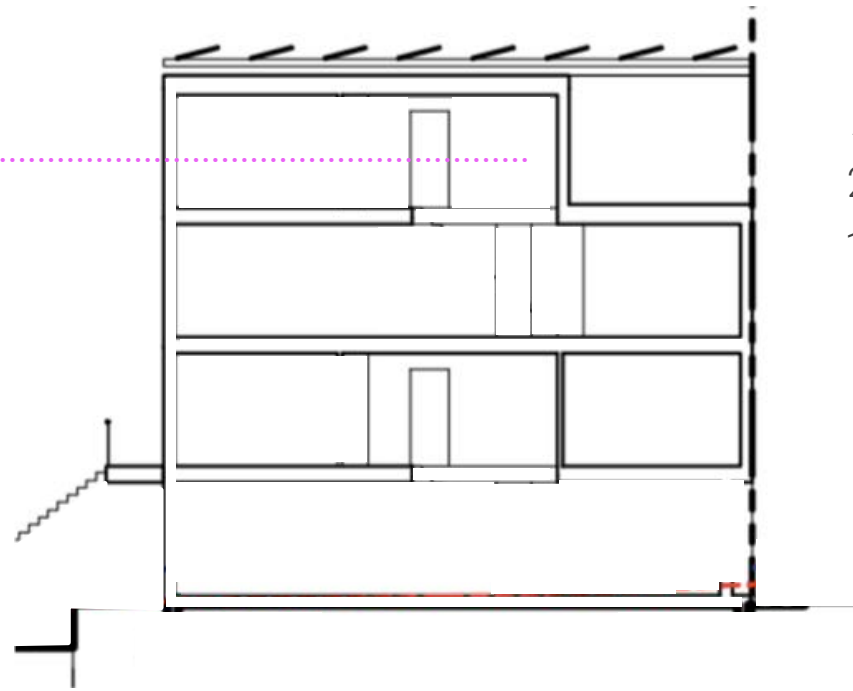
223 x 10 x 13 x 2

1 Floor 53 x 10

2 Floor 36 x 10

3 Floor 61 x 10

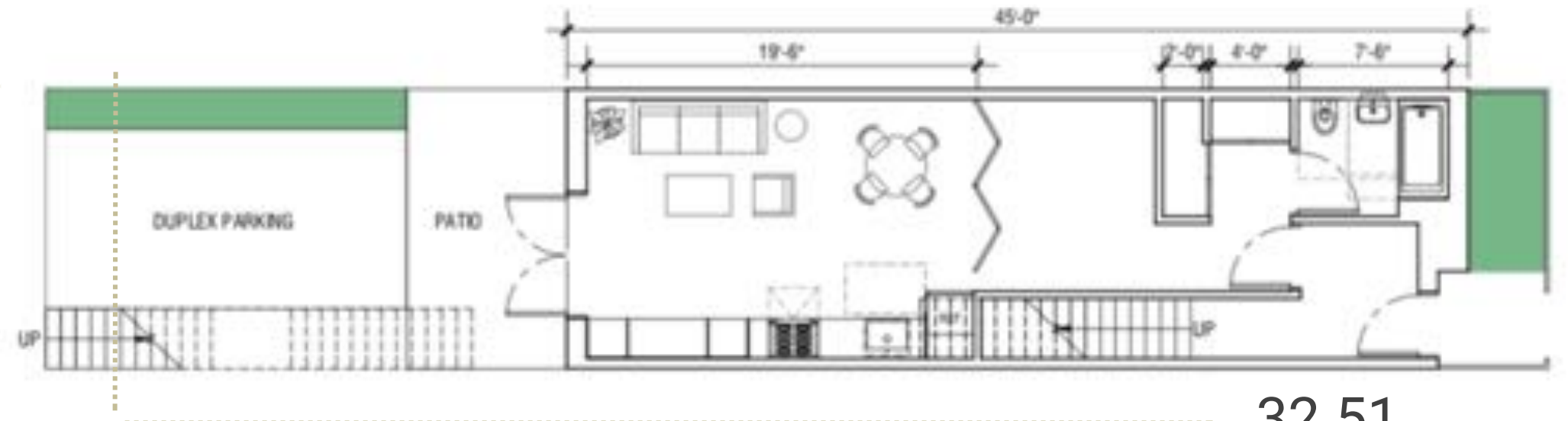
4 Floor 73 x 10



Aluminum

2,676 in / 20 in = 133 pieces

133 x 10 = 1,330 ft



32.51
mt

CO 2
BMA

O⁴ LIST
Structural

Spec'd	Change	Credit
Concrete	Timber	1,876
Concrete.	Concrete/Timber	
Steel Rebar	Electric Arc	166
Bamboo	Timber	178
Drywall	None	
Insulation	None	
Aluminium	None	

Interior

Spec'd	Change	Credit
Tbd		
Tbd		
Tbd		
Tbd		
Tbd		
Tbd		
Tbd		

CO 2
PST

Scope 3

Value Chain	Consumption	Total ft2 /m2
Planner 1	570.73 ltr	162,000
Planner 2	1,433.3 gal	191,345
Planner 3	2,000.2 kWh / 6.83 mmbtu	199,100

Z-Oil GmbH
 Zugerstrasse 251
 8310 Horgen
 Tel. 076 561 83 83

J:317849 03.01.2023 14:07.17

Tankplatz 1 39.85L
 Bleifrei 95 * 1.729CHF/L
 SequenzNr = 228888
 BETRAG = 68.90CHF

J:327014 20.01.2023 09:07.00
 Tankplatz 1 39.28L

J:332415 07.02.2023 10:11.10
 Tankplatz 1 41.75L

J:337912 20.02.2023 09:28.29
 Tankplatz 1 35.22L
 1.789CHF/L

J:350763 20.03.2023 17:07.46
 Tankplatz 1 45.13L

14.12
mt

CO₂
PSE

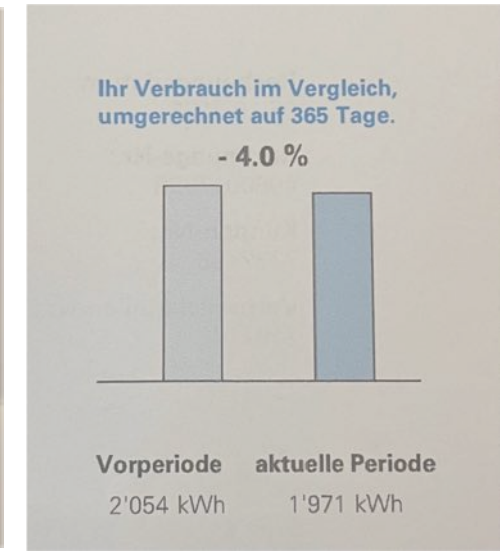
Scope 3

Value Chain	Consumption	Source	Total ft ² /m ²
Planner 1	2,054 kWh	GPP	162,000
Planner 2	432 mmbtu	Gas	191,345
Planner 3	2 Mwh	Gas	199,100

Ihr Stromlieferant: Elektrizitätswerke des Kantons Zürich
 Kontakt: Kundendienst 058 359 55 22
 Bezugsjahr: 2022
 Der gesamte Strom, den unseren Kundinnen und Kunden geliefert wurde, wurde produziert aus:

Stromzusammensetzung	Total	aus der Schweiz
Erneuerbare Energien	100,00 %	30,16 %
Wasserkraft	89,67 %	21,71 %
Übrige erneuerbare Energien	4,23 %	2,36 %
Sonnenergie	4,23 %	2,36 %
Geförderter Strom*	6,10 %	6,10 %
Nicht erneuerbare Energien	0,00 %	0,00 %
Kernenergie	0,00 %	0,00 %
Fossile Energieträger	0,00 %	0,00 %
Total	100,00 %	30,16 %

*Geförderter Strom: 47,1 % Wasserkraft, 20,0 % Sonnenergie, 3,6 % Windenergie, 22,4 % Biomasse, 6,9 % Siedungsabfälle erneuerbar, 0 % Geothermie



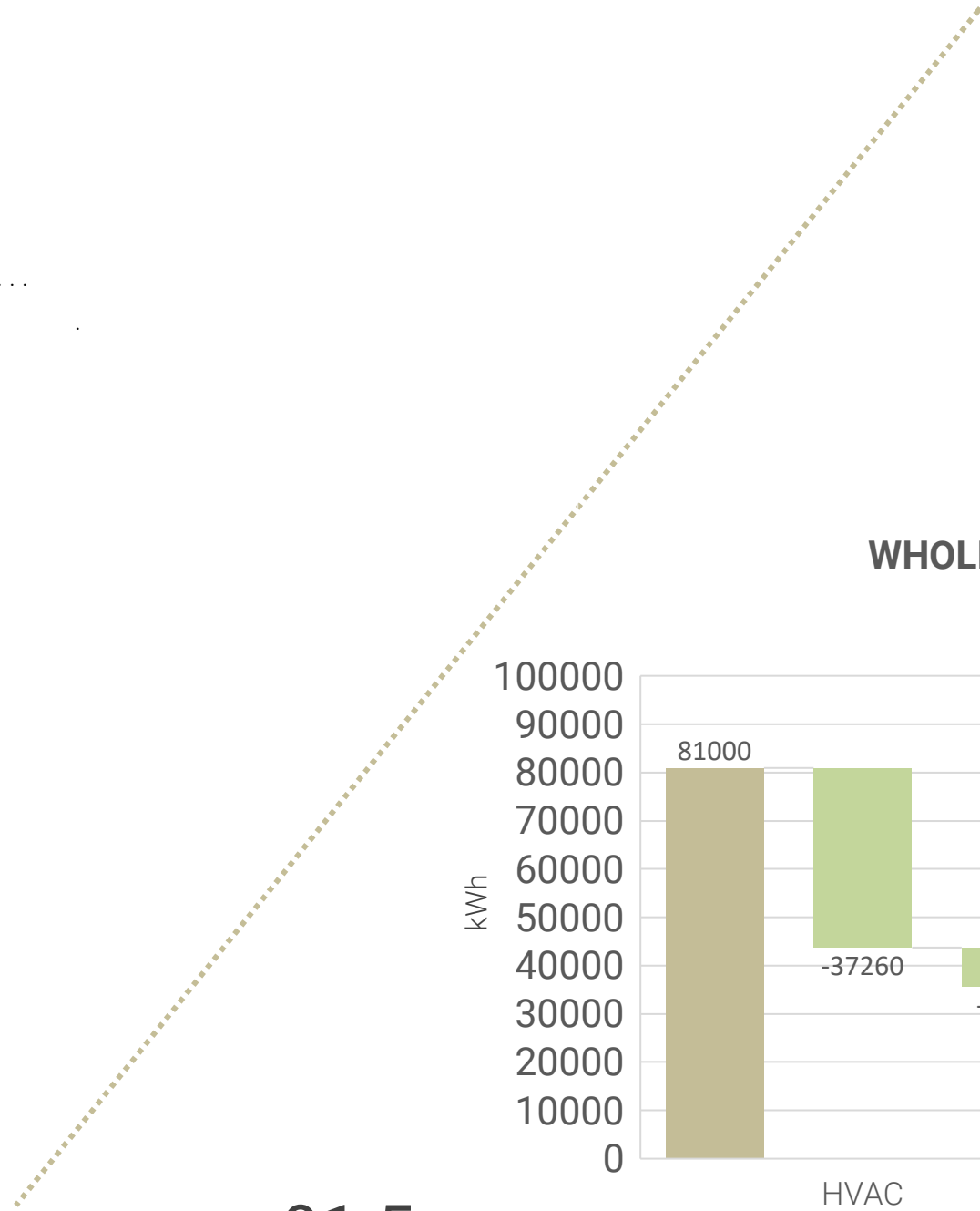
11.53
mt

ENERGY

EN 3
OSR

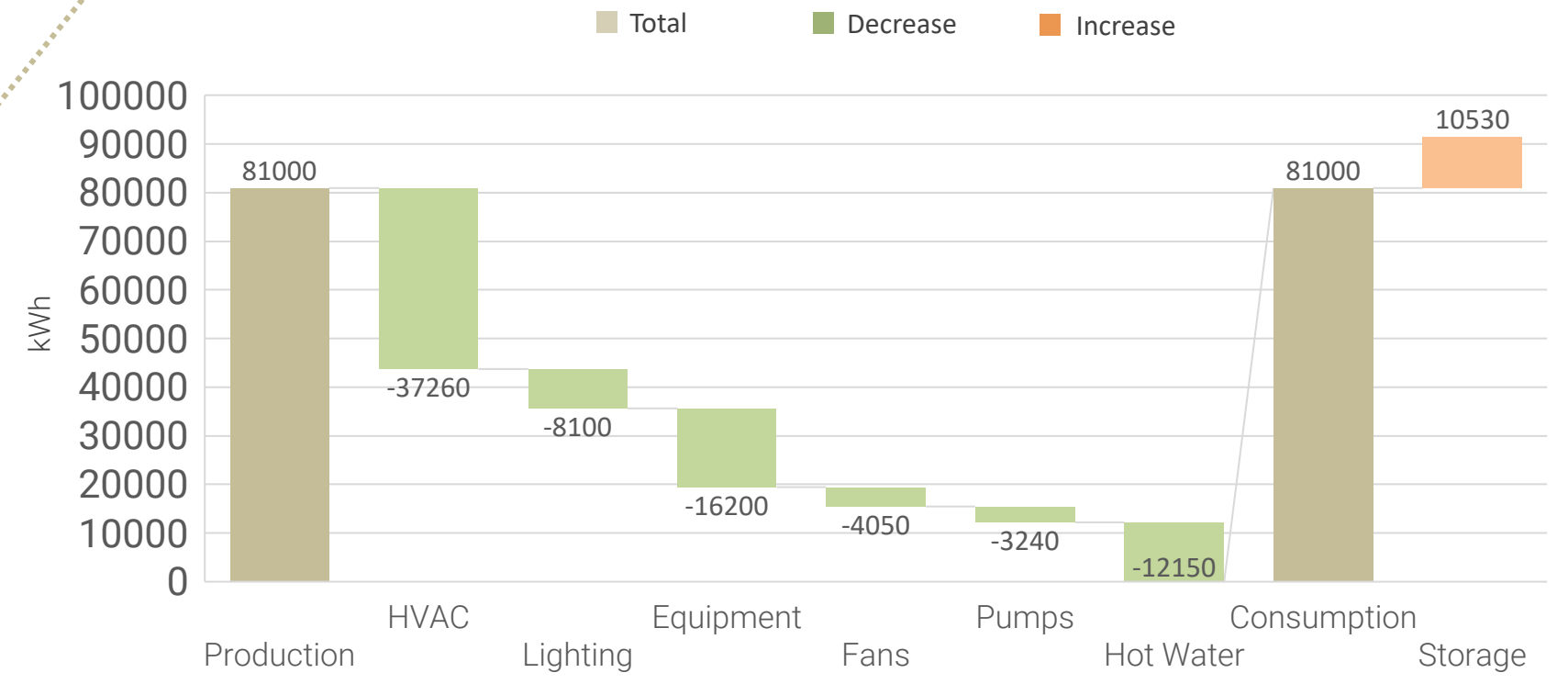
Building A

Units	Nbr	kWh	Total
Townhouse	27	3390	91530 kWh



91.5
kWp

WHOLE BUILDING ELECTRICITY USE BREAKDOWN



-1,449
mt



-6.74
pEUI

23
EUI

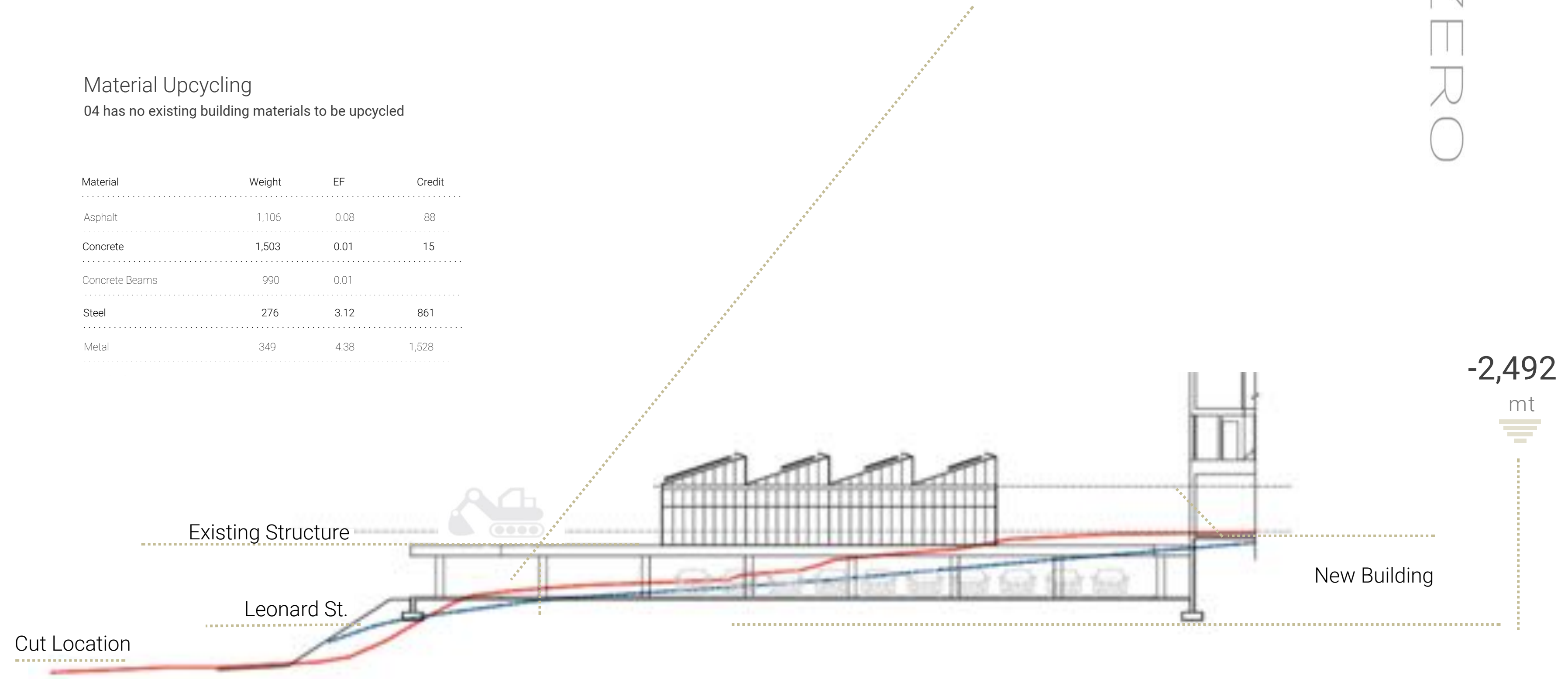
WASTE

WT 4
UBM

Material Upcycling

04 has no existing building materials to be upcycled

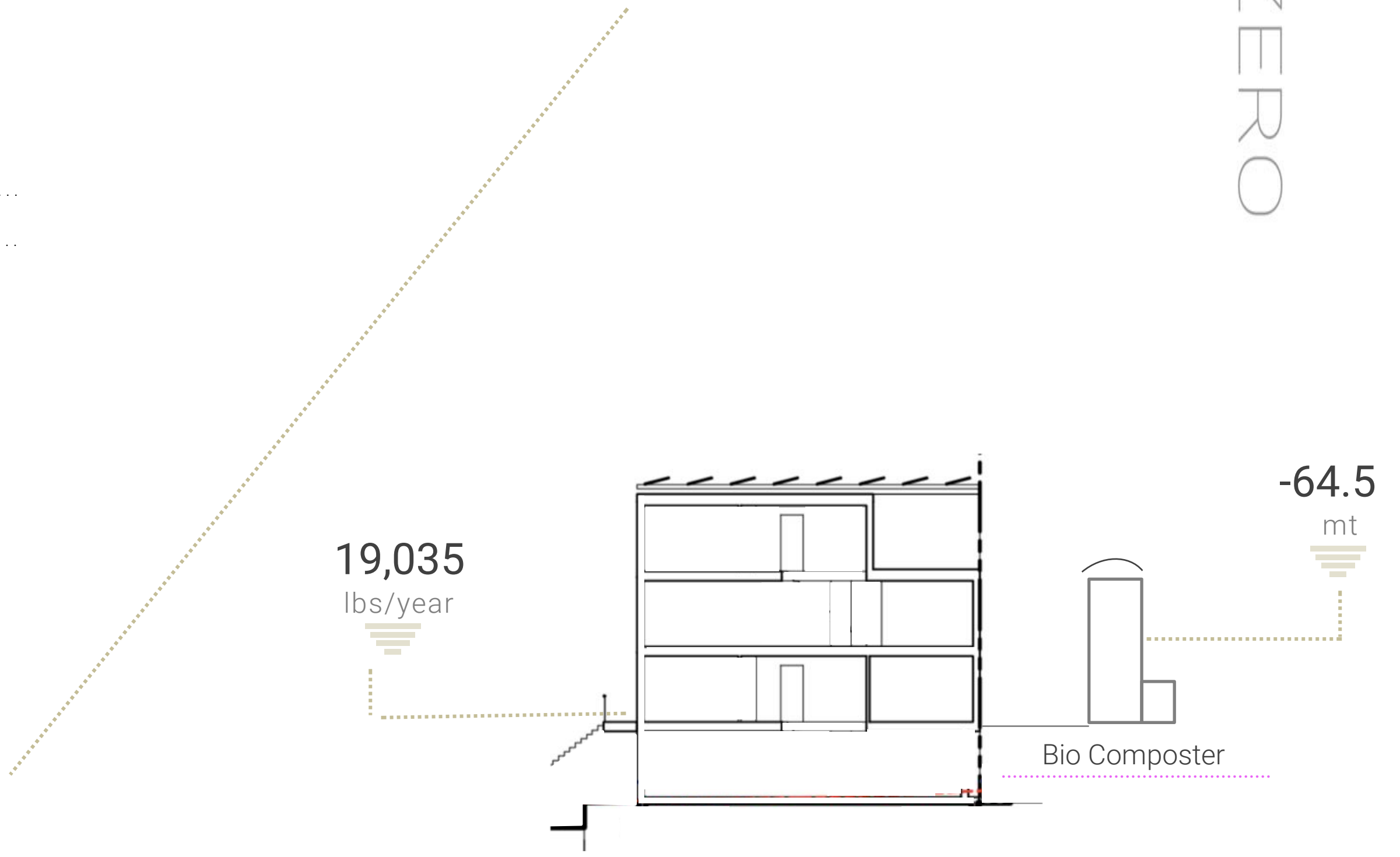
Material	Weight	EF	Credit
Asphalt	1,106	0.08	88
Concrete	1,503	0.01	15
Concrete Beams	990	0.01	
Steel	276	3.12	861
Metal	349	4.38	1,528



WT 4
WTE

Building A

Units	Nbr	lbs	Total
Townhouse	27	705	19,035



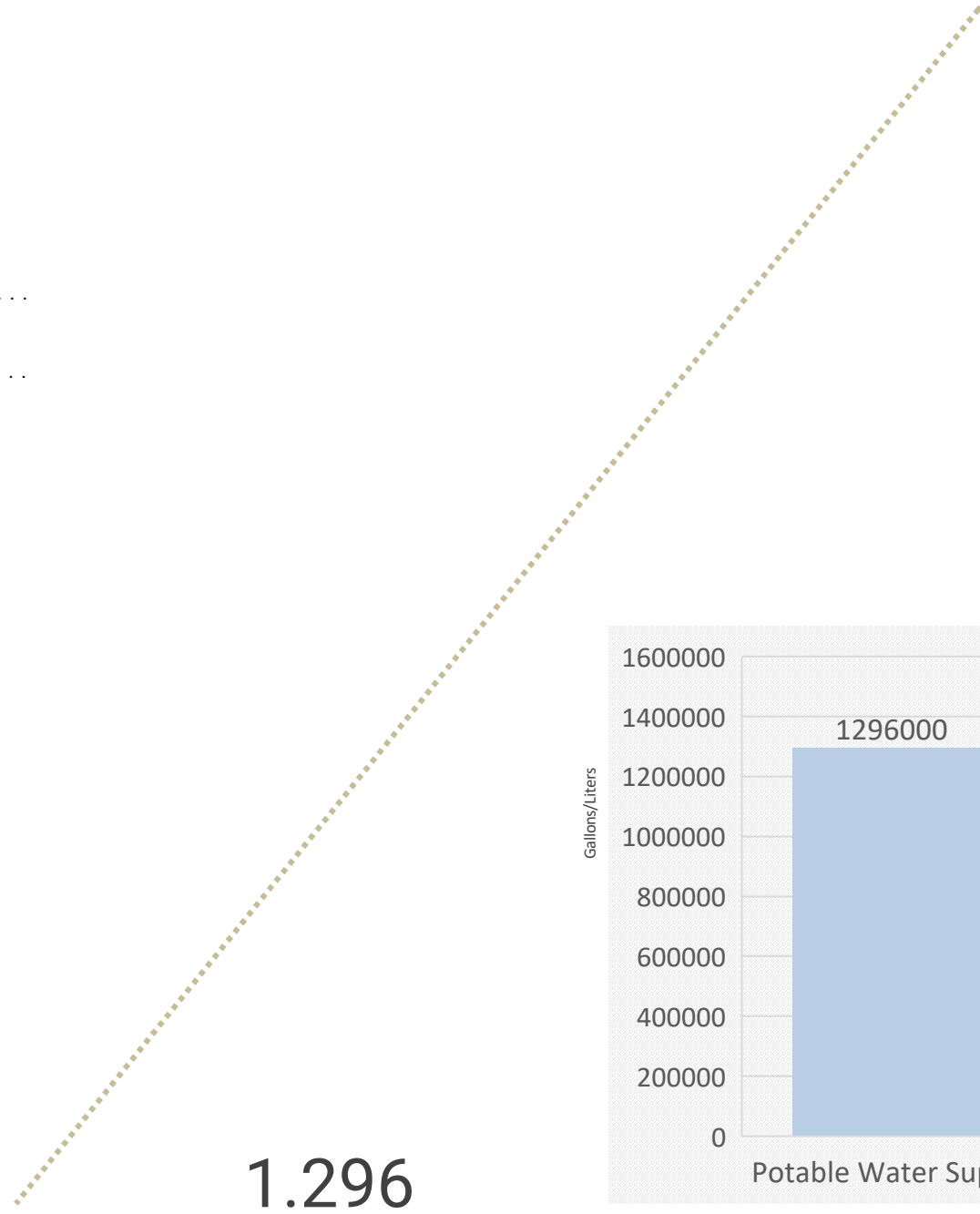
C
|
N
|
Z
|
E
|
R
|
O

WATER

WA 5
ZNW

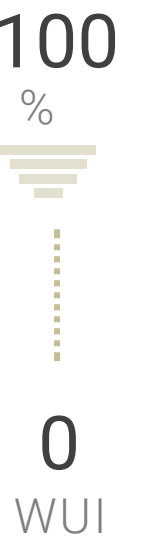
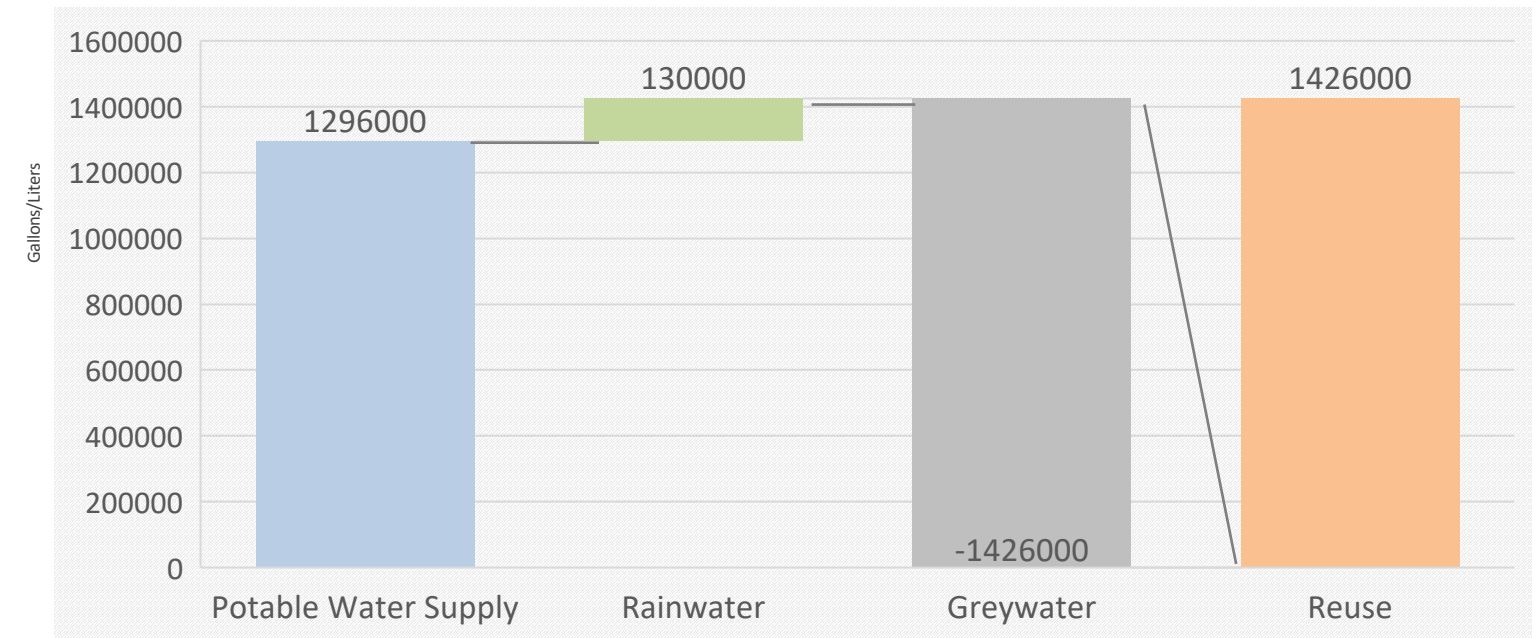
Building A

Units	Nbr	Gal	Total
Townhouse	27	48,000	1,296,000



1.296
MGY

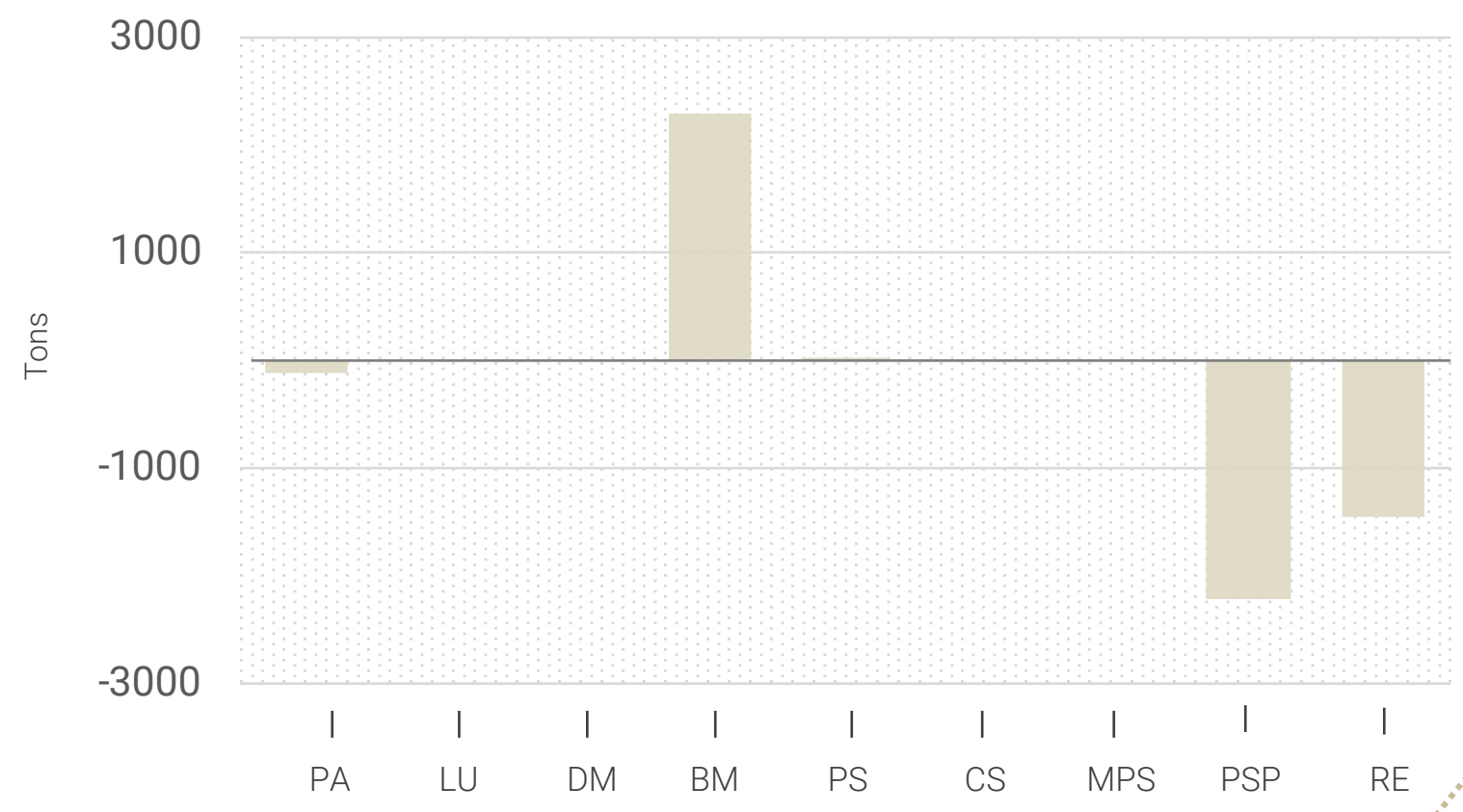
WHOLE BUILDING WATER USE BREAKDOWN



CARBON REDUCTIONS

CR 6
CRE

CR6: BUILT ENVELOPE CEI BREAKDOWN



Building A

KPI	CO2e	Balance
Property land area	113.50	(113.50)
Landuse	0	0
Demolition	0	0
Building materials	2,289.70	2,176.20
Planning services	25.65	2,201.85

Construction services	0	0
Material shipping	0	0
Product specification	(2,220.00)	(18.15)
Renewables	(1,467.15)	(1,467.15)

-3,782.50 t
2,315.35 t

+1,467.15
mt

- 108.03 kg
CEI /ft2

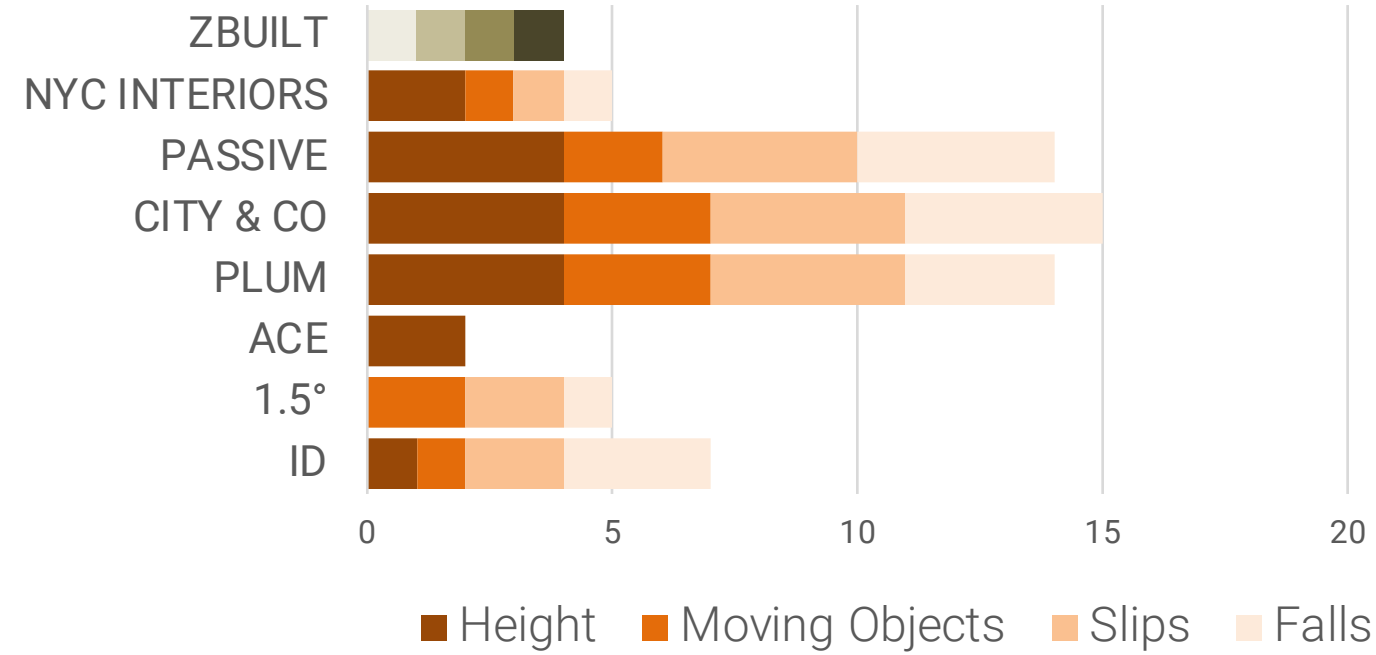
SOCIAL & GOVERNANCE

SG 7
OSS

SG7: ONSITE HEALTH & SAFETY

EXACT TBD

04 has not started construction



16.5

IRS

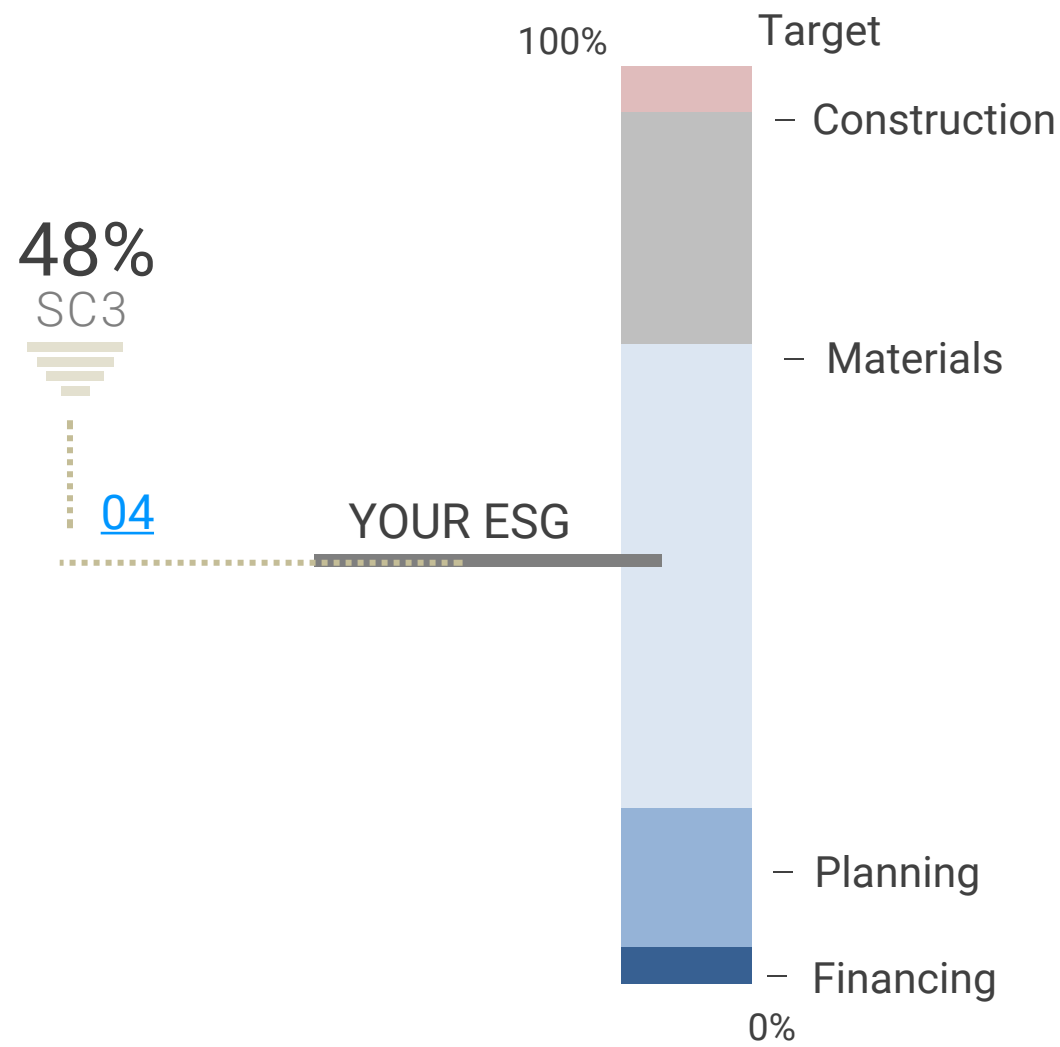
Building A

Stakeholder	Height	Moving Objects	Slips	Falls
ZBUILT	1	1	1	1
NYC Interiors	2	1	1	1
Passive	4	2	4	4
City & Co.	4	3	4	4
Plum	4	3	4	3
ACE	2	0	0	0
1.5°	0	2	2	1
ID	1	1	2	2
Total	18	13	18	17

SG 7
SUP

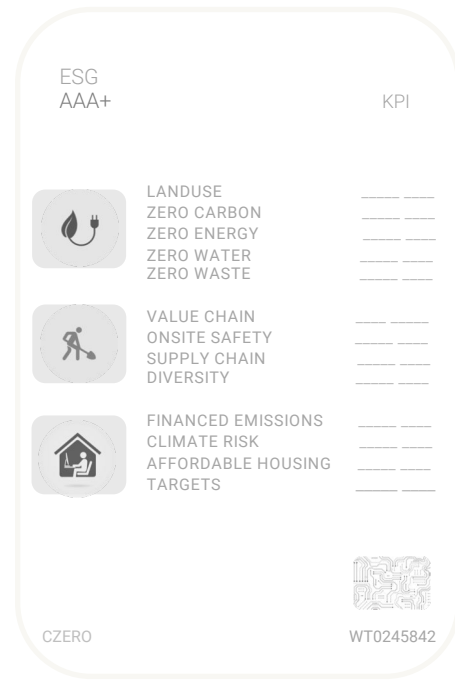
SG7: SUPPLY CHAIN

VALUE CHAIN
BENCHMARKING



CO	CRAFT	TELE	EMAIL
TSG	General Contractor	480 703 7809	info@tsg.com
SWBR	Architect	585 232 8300	info@swbr.com
ME Landscapes	Landscape Arch	212 213 3122	info@zoeyelle.us
1.5°	HVAC Engineers	838 231 0001	info@1.5.com
ZBUILT	Construction Mgmt.	585 521 2100	info@built.pro

SG 7
FEE



FEE

Your lenders on balance sheet loans and investments (scope three) are zero. This results in direct portfolio decarbonization and absolute carbon reductions from indirect Scope 1,2, & 3 emissions



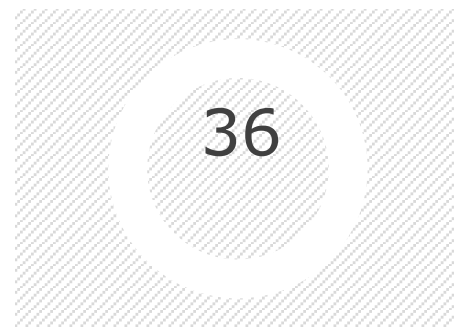
-0.52
CEI / TGS

SG 7
CRR



CRR:
Climate Risk Rating

Your property is located in a county with less physical risk from natural hazards than other at non-risk counties



Physical Risk Rating

CRR	
Heat	49/100
Drought	36/100
Hurricane Wind	61/100
Inland Flooding	51/100
Coastal Flooding	0/100
Fire	20/100

OUR PROCESS



ESG MODELED

Environmental

100%

- ✓ Zero carbon
- ✓ Net zero energy
- ✓ Net zero water
- ✓ Net zero waste

Social

100%

- ✓ Onsite safety
- ✓ Supply chain: Materials
- ✓ Value chain: AEC
- ✓ Diversity and inclusion

Governance

100%

- ✓ Climate risk
- ✓ Financed emissions
- ✓ Affordable housing
- ✓ Targets

PRE-APPROVED SUSTAINABLE FINANCE



SEAMLESS LOAN AGREEMENT TRACKING & VERIFICATION

ICON API w/ real time monitoring

OUTPERFORM

CZERO ESG AAA+ ROI

	PRODUCT KPI	MARKETING TERM	CZERO A RECENTLY COMPLETED	CZERO AA RENOVATION	CZERO AAA+ NEW PROJECT
LU1	Property Area	Nature-based solutions	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Landuse Sequestration		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
CO2	Building Materials-All	LCA/Embodied carbon	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Planning Service Transit			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Planning Stationary Equipment			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Construction Equipment & Tools				<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Construction Fleets & Machinery			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
EN3	Material & Product Shipping			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Onsite Renewables	Net Zero/Electrification	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Passive Design			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
WT4	Upcycling Building Materials	Circularity/Recycling		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Waste to Energy				<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
WA5	Potable Water	Water Use/ Water Efficiency		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Non-Potable Reuse			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Rain Water Capture				<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
CR6	Property Land Area	Decarbonization/Carbon Reductions	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Demolition			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Product Specification				<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Renewables		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Built Envelope		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Offsets		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
SG7	Onsite Safety	Social Responsibility/CSR/HSE		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Supply Chain			<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Diversity & Inclusion				<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Financed Emissions		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Climate Risk		<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>	<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>
	Affordable Housing				<div style="width: 100%; height: 10px; background-color: #c0c090;"></div>

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