



**CO2e**  
REDUCTIONS

**LANDUSE**

**ESG**

DEVELOPMENT &  
PERFORMANCE

**PI**

**CZERO**

**WATER**

**WASTE**

**CARBON**

**ENERGY**

CZERO ▷

- Landuse
- Carbon
- Energy
- Waste
- Water
- CO2e Reductions
- ESG Strategy

PERFORMANCE ESG ◁

- Financed Emissions
- Climate Risk
- Affordable Housing
- Targets

DEVELOPMENT ESG ▷

- Onsite Safety
- Supply Chain:Planners
- Supply Chain: Construction
- Supply Chain: Contractors
- Diversity & Inclusion

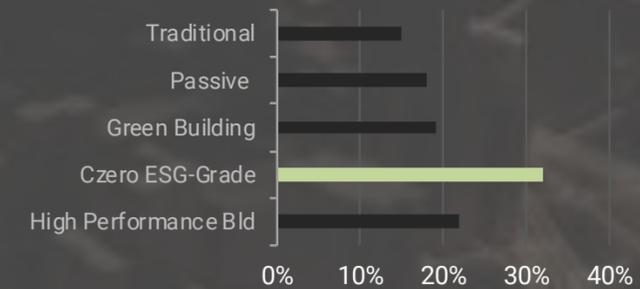
CZERO

1.3 GIGATONS	
Global Emissions	34.81
Real Estate	13.92
Supply Chain	12.10
Built Environment	26.02
Gigaton Potential	1.30

Multifamily New Construction	
\$100M Development Budget	
\$60M Senior Debt	
\$20M PACE/Other Funding	
300K Gross Square Feet	

Development Budget	100,045,000
Lender 1A Fixed-20 Year Term	60,000,000
Annual Interest Rate 5.25	4,851,678
Annual Interest Rate Discount 4.95	4,731,817
APR Savings Per Annum	119,861
Lender 1B-25 Year Term	20,000,000
Annual Debt Service Rate 7.61	1,790,784
Annual Debt Service Reduced 7.11	1,713,144
Interest Rate Savings Per Annum	77,640
CZERO ESG-Grade Product (100bps min.)	(570,000)

**NET FINANCIAL SAVINGS 4,338,220**



CZERO achieves superior triple-bottom-line value, mitigated climate risk, and reduced building costs in every real estate asset type

Project Budget/Cost	100,045,000
CZERO ESG-Grade-Market Rate	108,048,600
CZERO ESG-Grade-Affordable	22,610,170
Real Estate Investment	130,658,770
Product Price	570,000
Net Capital Gain	30,223,770

**ROI 30%**

1.3 GT

	KPI	TARGET	MEASURES	
LU1	Property Area	100%	One-hundred percent of the property parcel must be disclosed by acres. The carbon reductions can only be used once, deducted from the carbon balance and retired with the asset.	Acre
	Landuse Sequestration	100%	One-hundred percent of the built underground area must be disclosed by square feet or square meters and excavation depth. The emissions must be added to the carbon balance.	Square Feet, Square Meter, Depth
CO2	Building Materials-All	75%	Seventy-five percent of the structures' building material area coverage must be disclosed by material type in units of volume or mass (GWP Embodied Carbon).	Volume, Mass, GWP
	Planning Service Transit	100%	One-hundred percent of the project's planning service providers must disclose their annual fuel or echarge consumption in units of volume or kilowatt hours and annual planned projects in units of area.	Volume, Energy, Area
	Planning Stationary Equipment	100%	One-hundred percent of the project's planning service providers must disclose their annual electricity consumption in units of energy and total annual planned projects in units of area.	Energy, Area
	Construction Equipment & Tools	100%	One-hundred percent of project's construction must disclose electricity consumption in units of energy by way of meter.	Energy
	Construction Fleets & Machinery	100%	One-hundred percent of the project's construction service providers must disclose their annual fuel or echarge consumption in units of volume or kilowatt hours and annual planned projects in units of total area.	Volume, Energy, Area
	Material & Product Shipping	80%	Eighty percent of building material and product shipments must be disclosed by material/product type, origin and net units of mass, volume or area.	Distance, Mass, Volume, Area
EN3	Onsite Renewables	100%	One-hundred percent of the project's energy use must be from onsite renewable energy (electrification) and/or green power purchasing with an EUI between 0-35 (building type and climate zone specific).	Energy, Square Feet/Square Meters, EUI
	Passive Design	75%	Seventy-five percent of the project's building envelope (thermal, air, radiation, moisture) must incorporate passive design principles with a 10-35% efficiency improvement over ASHRAE 90.1-2019 baseline building code; or a thermal energy demand intensity of 18-32, or lower.	Energy, Area, EUI, TEDI
WT4	Upcycling Building Materials	85%	Eighty-five percent of building materials must be recycled during demolition and disclosed by material type and net weight. The carbon reductions can only be used once, deducted from the carbon balance and retired directly with the property	Weight
	Waste to Energy	25%	Twenty-five percent of the project's waste must be disclosed by total mass per year and units of energy	Mass, Energy
WA5	Potable Water	100%	One-hundred percent of the project's potable water supply must be disclosed by total gallons per year (MGY).	Volume
	Non-Potable Reuse	75%	Seventy-five percent of the project's non-potable water must be re-used onsite and disclosed by total gallons per year (MGY)	Volume
	Rain Water Capture	6%	Six-percent of the project's rainwater must be harvested onsite and disclosed by gallons per year (MGY)	Volume

	KPI	TARGET	MEASURES
CR6	Property Land Area	100%	One-hundred percent of the project's reductions from land must be disclosed by vegetation type, top soil, deep soil and metric tons, deducted from the carbon balance and retired with the asset.
	Demolition	100%	One-hundred percent of the project's reductions from demolition must be disclosed by waste hauler, material type and metric tons, deducted from the carbon balance and retired with the asset.
	Product Specification	20%	Twenty-percent of the project's embodied carbon from materials must be reduced, disclosed by product type and GWP, deducted from the carbon balance and retired with the asset.
	Renewables	100%	One-hundred percent of the project's reductions from onsite renewables and/or green power purchasing must be summed to the carbon balance after the first quarter of operation and disclosed by kWh and CO2. The carbon reductions from renewables can be pulled forward, applied directly to the carbon balance and retired with the asset.
	Built Envelope	100%	One-hundred percent of the project's built envelope (completed structure) must be disclosed by total metric tons of measured CO2e emissions and total square footage or square meters with a carbon intensity of zero.
	Offsets	10%	Ten-percent of project's total carbon balance balance can use verified offsets or apply a one-time offset for all embodied carbon from construction materials and products, whichever is greater.
SG7	Onsite Safety	100%	One-hundred percent of onsite safety from all construction must be disclosed by preventative measures taken (height, moving objects, slips & falls) and number of injuries.
	Supply Chain	100%	One-hundred percent of suppliers, planners and construction contractors must accept project's data intake form and disclose their acceptance of those terms by way of their participation.
	Diversity & Inclusion	30%	Thirty-percent of project contracts must include diversity (racial, gender, socio-economic), disclosed by number of contracts, revenue and background.
	Financed Emissions	100%	One-hundred percent of the asset's financing (senior debt, 1 <sup>st</sup> /2 <sup>nd</sup> loans, equity) must be disclosed by scope, attribution factor and emissions intensity.
	Climate Risk	100%	One-hundred percent of the asset must disclose physical risk (heat, storm, drought, flood, fire) and a risk-adjusted valuation.
	Affordable Housing	20%	Twenty-percent of the asset must include affordable housing, disclosed by area and number of units.
	Targets	100%	One-hundred percent of the asset if part of a portfolio must include decarbonization performance, disclosed by project area, project metric tons, portfolio metric tons and total portfolio area. Climate, net zero, and ESG targets are fully achieved by CZERO ESG-Grade Real Assets

HOW WE GET TO CZERO

LU1	Landuse
CO2	Carbon
EN3	Energy
WT4	Waste
WA5	Water
CR6	CO2e Reductions
SG7	ESG Strategy

1.3 GT



— Product Contractually Required

— Finance & Underwriting

— Project Start

— Product Notarized to Asset

1

2

3

4

CZERO ESG-Grade Modeling



CZERO

PI

The investment product that is bound to the asset is CZERO. A property is czero when the total emissions, energy, waste, and water are zero. Real estate development and performance indicators of ESG are built-in and automated with CZERO

We view economic, climate and social risk as one in the same, so we structured our product to mitigate risk, while providing meaningful cost of capital reductions for the customer's ESG performance.

The sustainable product address new, existing and recently completed properties, all asset classes and every project finance scenario. As a quality control proponent to ensure investment credibility, add market confidence and guarantee no data falsification, an external audit is included with the product

Third Party Audit

1.3 GT

CZERO

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<https://czero.pro>