

## About us

CZERO (CO) is a whole lifecycle ESG-grade sustainable real estate provider. As a registered Benefit C Corporation with offices and operations in North America and Europe our branded ESG-rated sustainability products help clients and customers globally to increase asset value, while providing a seamless solution for sustainability developed, planned, financed, built and operated real estate. CO's message is simple, yet utterly scientific. High-performing, sustainable living for all. Our sustainable real estate products are easily understandable by all and can be rapidly applied to any built environment. With our turn-key solutions the real estate process is not impacted any differently, with a few exceptions: information optimization, ease of use, cost savings, valuation and leaving the world better off socially, environmentally, politically and economically. The products seamlessly address the real estate's entire lifecycle, new, existing and recently completed buildings, residences and portfolios across all property types and asset classes.

CZERO (CO) USA Inc,  
Reg. Benefit C Corp  
3665498

CZERO (CO) GmbH  
ESG Real Estate Fund  
CHE-388.373.016



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Timeline

**2018**

ESG-rated  
sustainable  
real estate

CO GmbH  
Founded

**2019**

CO adopts  
sustainability  
principles' as  
Articles

**2020**

CO Inc.  
Founded

**2023**

ESG-grade  
boutique fund

**2026**

CZERO & CO  
roll out new  
branded ICON  
product



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# ESG-Rated Sustainable Real Estate

## Product, Performance, Process

Our branded product fund provides  
fully amortized interest rate reductions

### Tackling Sustainability

We're committed to helping our customers by offering a turn-key ESG-Grade sustainable building and real estate solution for new projects, existing buildings and recently completed properties to make sustainable spaces accessible and affordable

### Experience it here



See more [czero.pro/portfolio](https://czero.pro/portfolio)

ENVIRONMENTAL

A

SOCIAL

A

GOVERNANCE

A

CZERO

BUILT FOR:

NEW & EXISTING BUILDINGS

CRE

AGENCY

SENIOR DEBT

PACE

RETROACTIVE

RESIDENTIAL MORTGAGES

### Environmental

## 100%

- ✓ Zero carbon and energy
- ✓ Net zero water and waste
- ✓ Embodied carbon reductions
- ✓ Built envelope carbon zero balance

### Social

## 100%

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

### Governance

## 100%

- ✓ Physical climate risk
- ✓ Financed emissions
- ✓ Affordable housing
- ✓ Targets

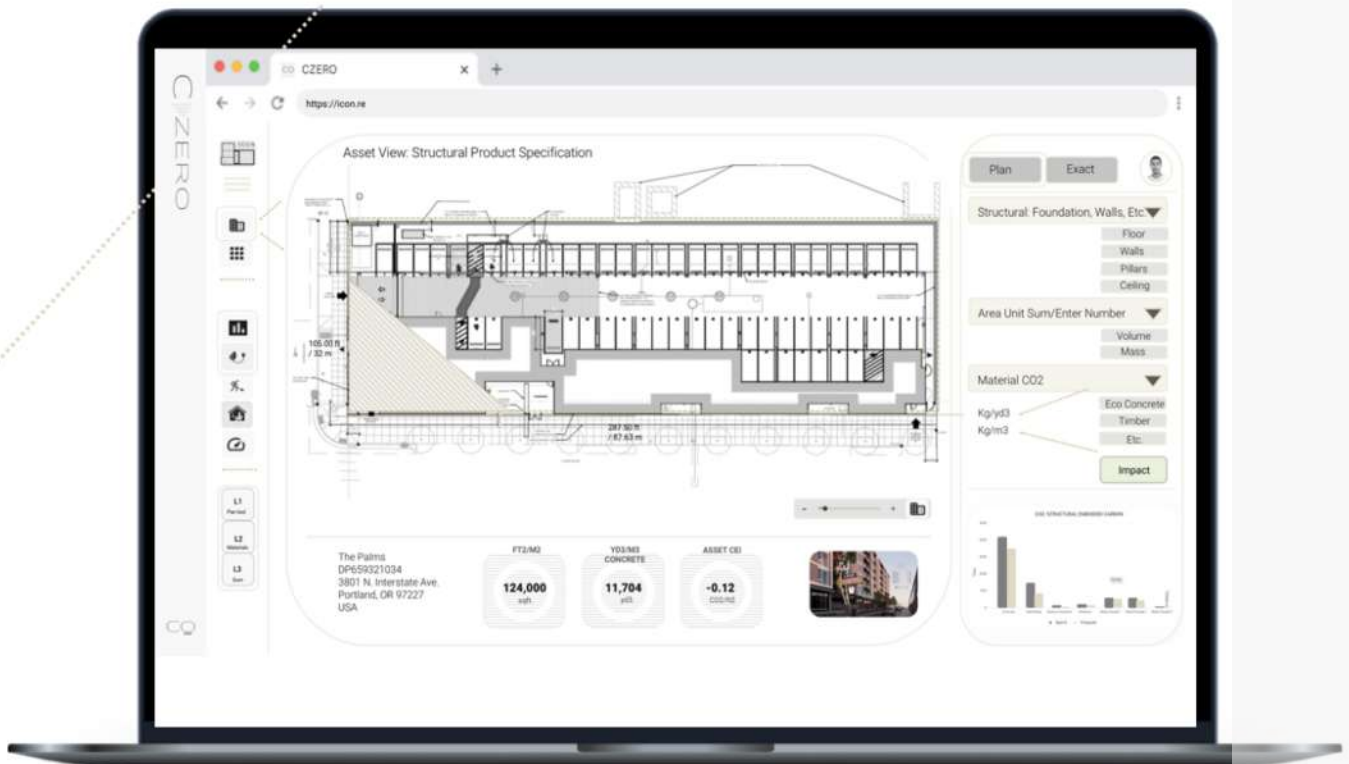
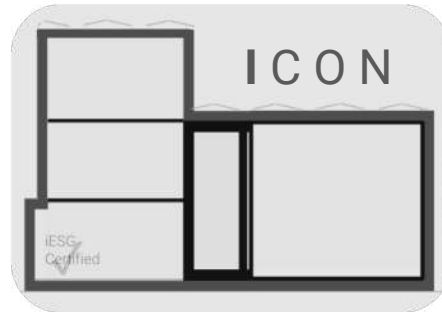
The first sustainable product in the world that seamlessly addresses and values the full lifecycle of the real estate asset



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**Confidentiality Disclaimer:**

CZERO ESG-Rated Sustainable Real Estate, CO ESG-Grade Products & ICON are registered trademark brands. The unauthorized use, dissemination, copying, or distribution without express written consent is prohibited and punishable by law.



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## Going the extra mile

The following is a non-exhaustive corporate legal summary that outlines CZERO's Articles of Incorporation's Sustainability Principles (Art. 18) and Reporting Quality (Art. 19)

### Sustainability Principles

*The management adheres to the following stakeholder inclusiveness criteria:*

- (a) approach for identifying
- (b) engagement process and frequency
- (c) Influence report's information related to products and/or services
- (d) credibility of material issues

*The management adheres to the following materiality criteria:*

- (a) reference to sustainability impacts
- (b) positive and negative indicators
- (c) prioritization of material impacts
- (d) compliance and regulatory

*The management adheres to the following sustainability context criteria:*

- (a) factuality of ESG performance
- (b) demographically and operationally specific
- (c) link between sustainability and organizational strategy
- (d) external stakeholder engagement

*The management adheres to the following completeness criteria:*

- (a) list of materiality impact-boundaries
- (b) reporting time period
- (c) does not omit information
- (d) Entails three content principles of inclusion, context and materiality

### Reporting Quality

*The management adheres to the following accuracy criteria:*

- (a) qualitative info of material impacts
- (b) quantitative methods identified and include data, calculations sources
- (c) identifies projected assumptions

*The management adheres to the following clarity criteria:*

- (a) info and content are easily accessible
- (b) Includes table of contents, links and graphs

*The management adheres to the following balance criteria:*

- (a) positive and negative performance of material disclosures
- (b) YOY changes in reporting performance
- (c) results in the ability to conduct assurance

*The management adheres to the following comparability criteria:*

- (a) info communicated consistently
- (b) incorporates other standards and frameworks

*The management adheres to the following timeliness criteria:*

- (a) reporting regularity annually
- (b) Identifies updates, errors or omissions

*The management adheres to the following reliability criteria:*

- (a) reporting principles clearly identify content and quality
- (b) external assurance



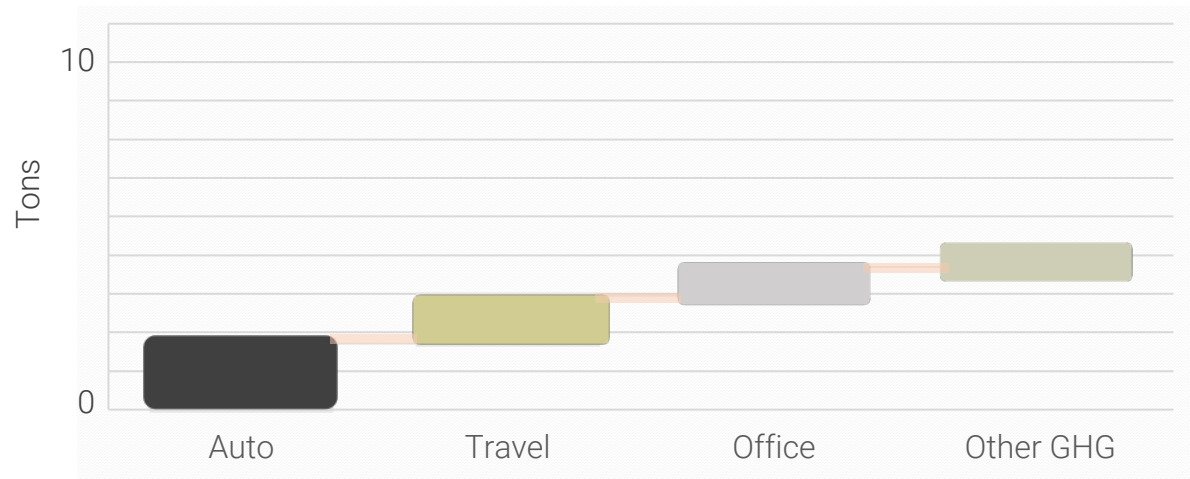
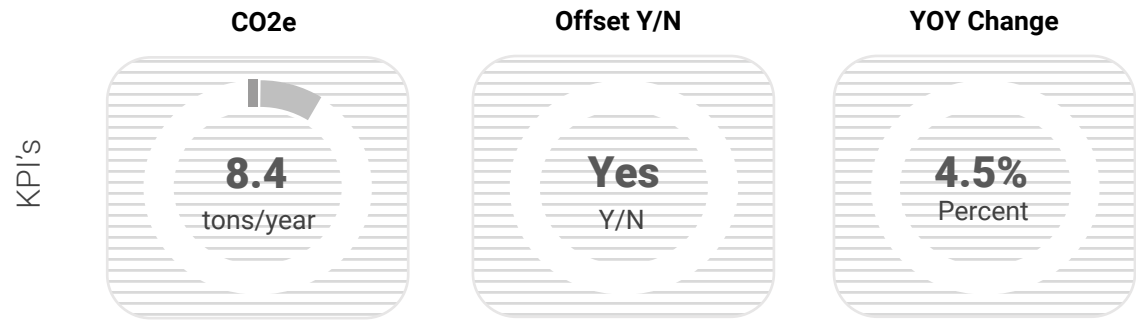
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# Our Environmental Impact

Carbon	✓
Energy	✓
Waste	✓
Water	✓

\* International sustainability best practices by Pi were followed:visit preimpact.org

Our carbon emissions is measured from company cars, traveling and office electricity consumption. The carbon emitted by automobiles is measured directly from liters of diesel gasoline consumed. The carbon emitted from company traveling is measured from all roundtrip flights. The carbon from office electricity consumption is measured directly from utility bills and verified at the point source meter. Other greenhouse gas emissions from each of these emissions emitting activities are also accounted for and summed in metric tons.



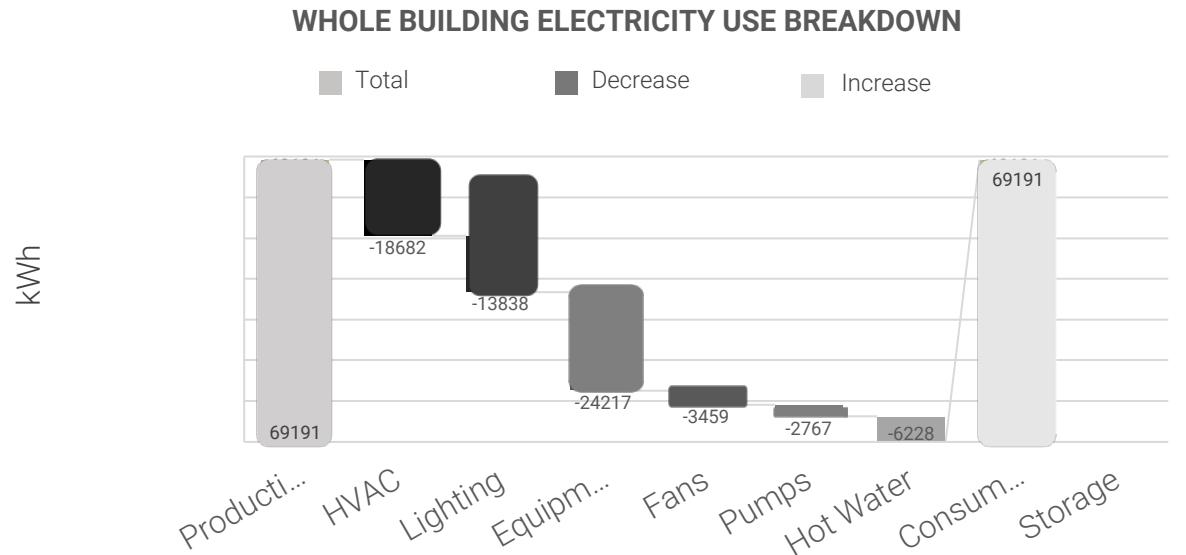
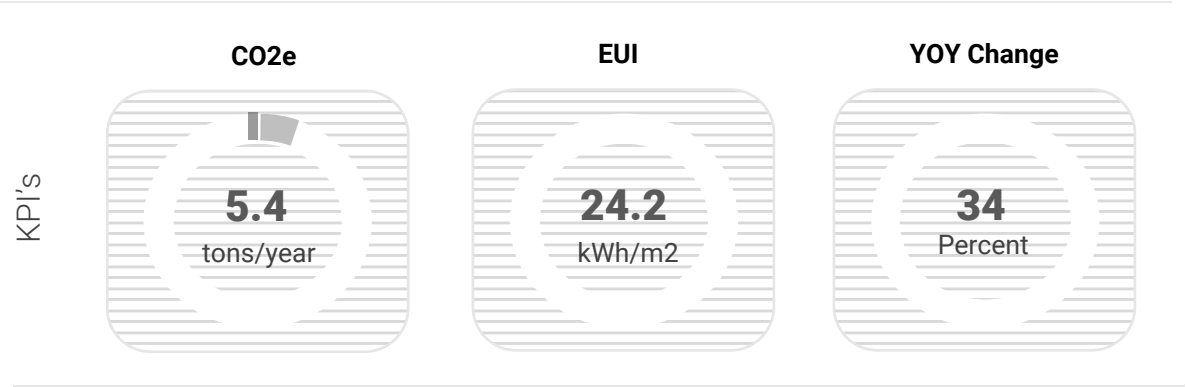
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# Our Environmental Impact

- Carbon ✓
- Energy ✓
- Waste ✓
- Water ✓

\* International sustainability best practices by Pi were followed: visit [preimpact.org](https://preimpact.org)

Our energy use breakdown includes HVAC, lighting, equipment, fans, pumps and hot water from our corporate office. The electricity supplied is tracked from utility bills and verified at the point-source meter which includes an electrical supply from mixed energy sources. The carbon emissions from energy supplied were aggregated for the whole building.



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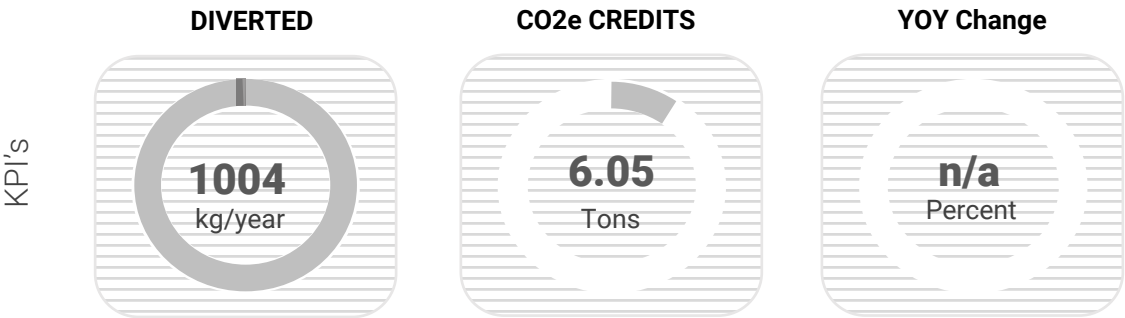


# Our Environmental Impact

- Carbon ✓
- Energy ✓
- Waste ✓
- Water ✓

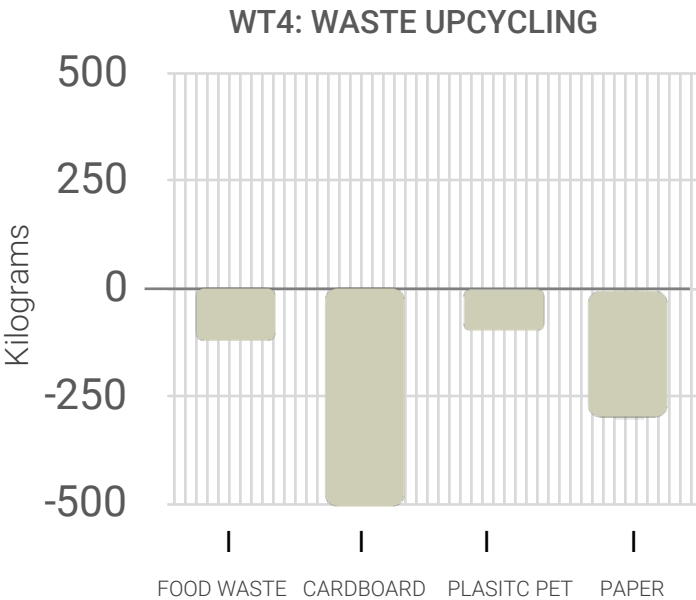
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Our corporate office’s annual waste is projected based upon material waste type per employee that includes upcycling biological fruits and vegetables waste, cardboard, plastic bottles and paper (mixed paper). Measuring the net weight of each of these materials results in diverted waste, reprocessing of each upcycled material and carbon reductions on a per ton basis.



## Recycling

Material	Net Weight
Food Waste	110 kg 242 lbs
Cardboard	498 kg 1,097 lbs
Plastic Bottles	91 kg 200 lbs
Paper	305 kg 672 lbs



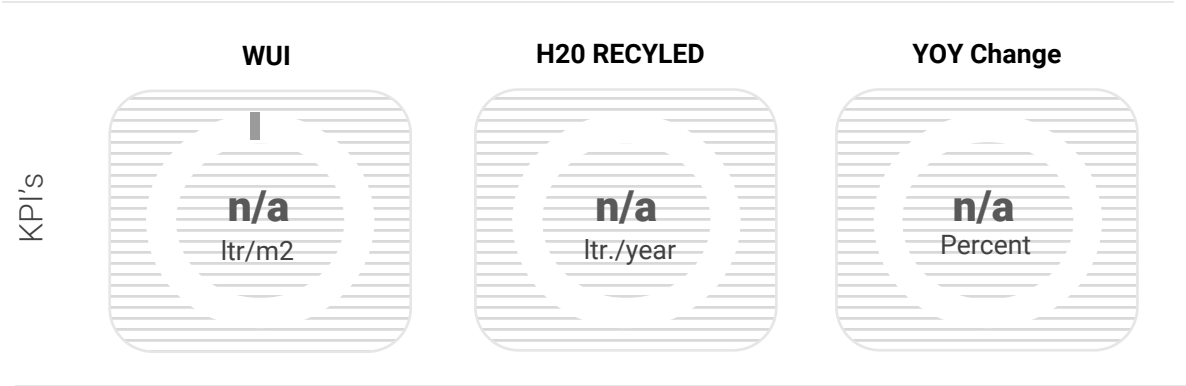
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# Our Environmental Impact

Carbon	✓
Energy	✓
Waste	✓
Water	✓

\* International sustainability best practices by Pi were followed: visit [preimpact.org](https://preimpact.org)

Our corporate offices does not track water consumption for purposes of a water use intensity to define our water efficiency. Recycled potable water and a water re-use rate are the key performance indicators for net zero water; however, due to outdated building infrastructure we are unable to verify and optimize our corporate office’s water profile. The consumption and carbon emissions from heating water is included in our energy impact.



## Net Zero Water

Description	Life-time Performance
Recycled potable water	n/a
Water reuse rate	n/a
Water utilization intensity	n/a



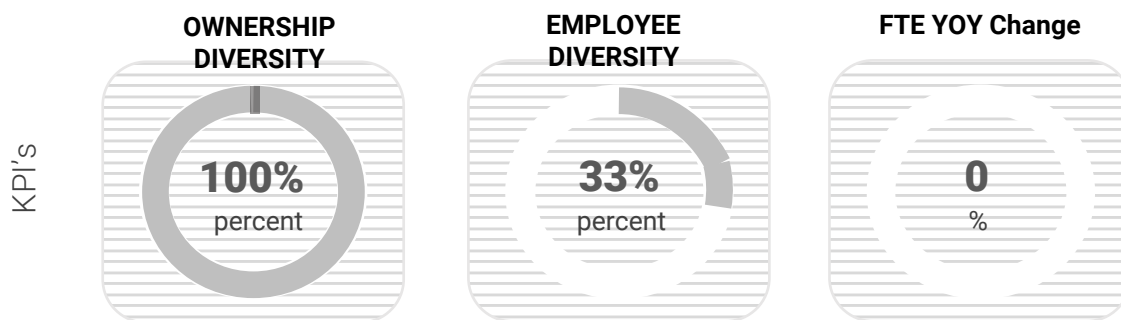
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## Our Social & Governance Impact

<b>Board Diversity</b>	✓
<b>Supply Chain</b>	✓
<b>Financed Emissions</b>	✓
<b>Climate Risk</b>	✓
<b>ESG Investments</b>	✓

Our diversity and inclusion is measured at the board and employee level by way of gender and ethnicity. Although there is no need for improvement at the board level, we continue to strive for a balanced socio-economic and culturally-driven workforce.

\* International sustainability best practices by Pi were followed: visit [preimpact.org](https://preimpact.org)



## Diversity & Inclusion

Board Member	Gender	Ethnicity
1	Male	Bi-racial
2	Female	Caucasian
3	Female	Caucasian
FTE Employee	Gender	Ethnicity
1	Male	Caucasian
2	Male	Caucasian
3	Male	African Ameri



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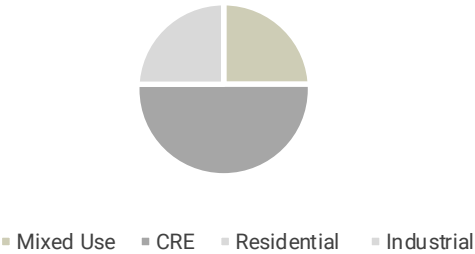
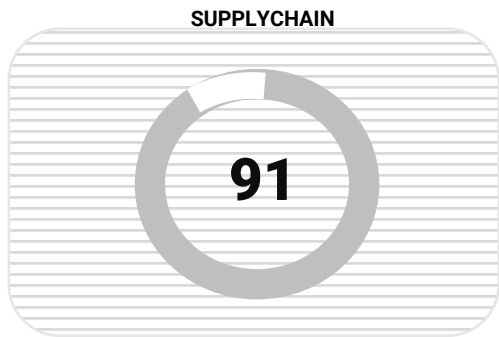
# Our Social & Governance Impact

- Board Diversity ✓
- Supply Chain ✓
- Financed Emissions ✓
- Climate Risk ✓
- ESG Investments ✓

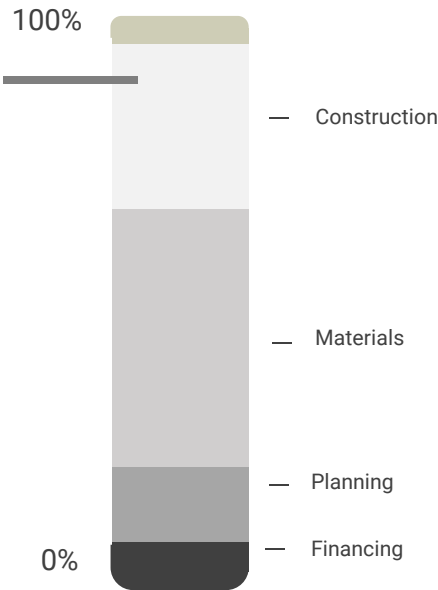
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At the corporate level we focus our social performance on the value chain. The majority of real estate impacts are derived from the supply-chain because products and services are outsourced to professionals in the industry. Our direct value chain impacts are minimal, however our products directly measure a number of environmental, social and governance indicators throughout the entire supply chain. These social inclusions are aggregated and appropriated to each built environment; which directly achieve unprecedented supply chain inclusion and mitigated environmental impacts

## VALUE CHAIN: SCOPE 3



Description	Score
Financing	100/100
Planning	90/100
Construction	75/100
Asset-Level	100/100



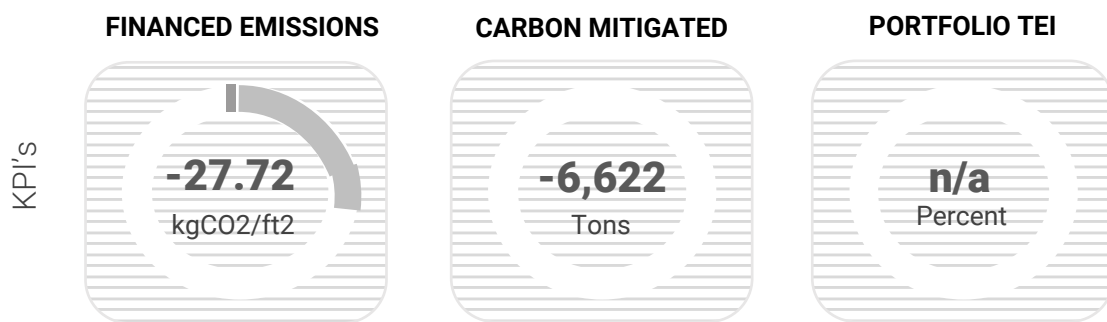
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## Our Social & Governance Impact

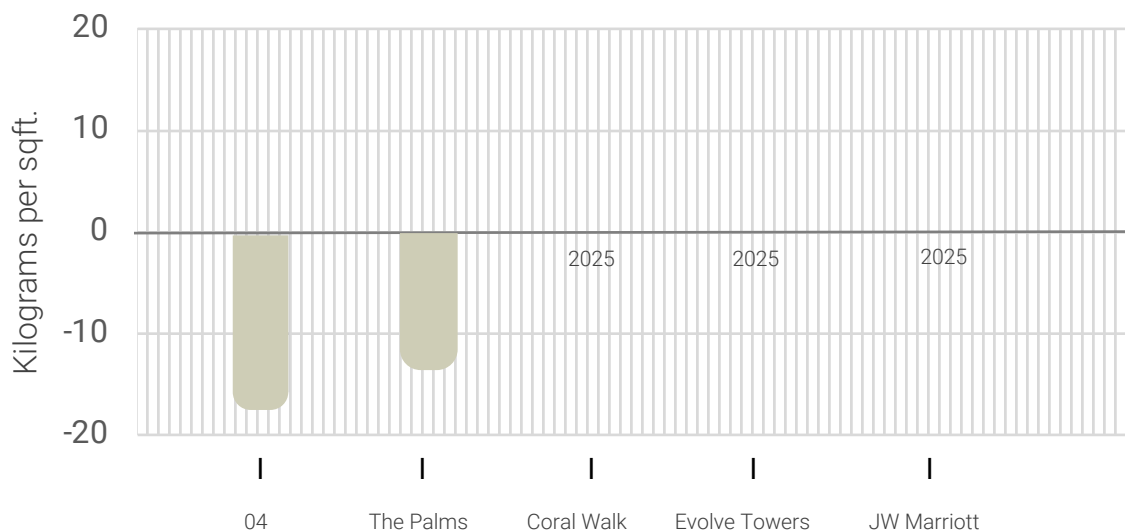
Board Diversity	✓
Supply Chain	✓
Financed Emissions	✓
Climate Risk	✓
ESG Investments	✓

\* International sustainability best practices by Pi were followed: visit [preimpact.org](https://preimpact.org)

Our boutique ESG-grade product incorporates a specific financed emissions governance metric for on balance sheet loans and investments. This is expressed as an absolute carbon emissions reduction in the form of kilograms per the assets' total area. As such, decarbonization is achieved on a consistent baseline by the individual building as well as the portfolio that extends throughout entire value chain. .



## Asset-Level



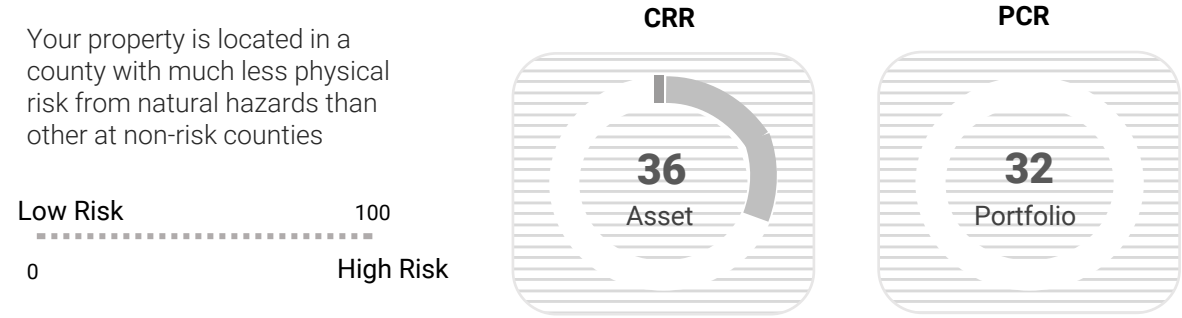
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# Our Social & Governance Impact

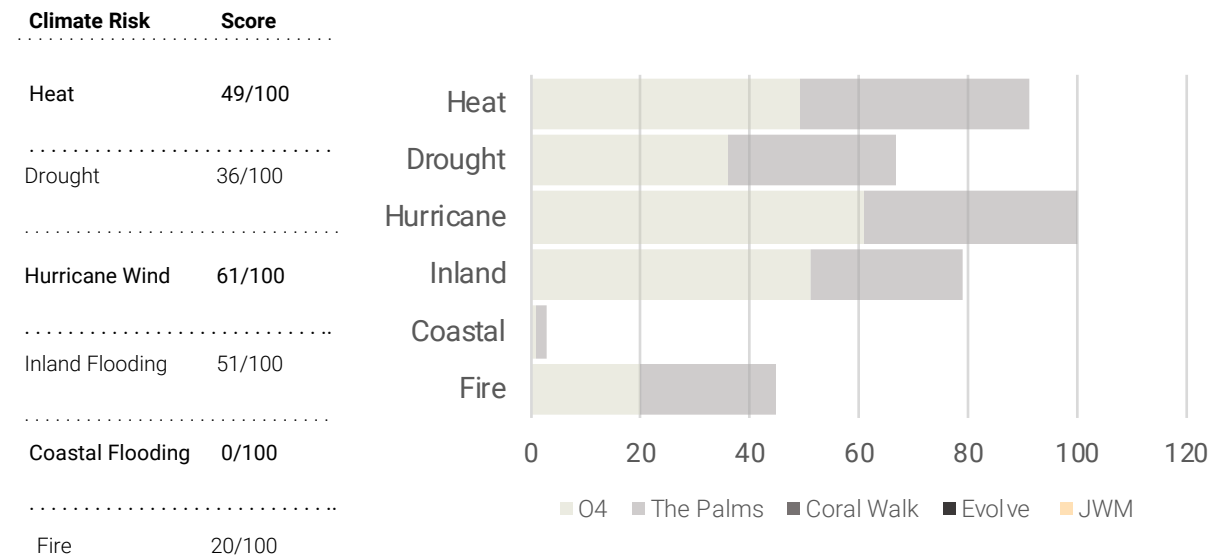
- Board Diversity ✓
- Supply Chain ✓
- Financed Emissions ✓
- Climate Risk ✓
- ESG Investments ✓

\* International sustainability best practices by Pi were followed: visit [preimpact.org](https://preimpact.org)

Our branded ESG-grade product incorporates a specific climate risk rating governance metric for the real asset’s physical risk. This rating is allocated by the asset’s location in relation to heat, drought, wind, flooding and fire. As such, the climate risk rating independently impacts the asset value by the land and property location through a risk-adjusted valuation in addition to the assets’ sustainability features.



## Asset Level



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# Our Social & Governance Impact

- Board Diversity ✓
- Supply Chain ✓
- Financed Emissions ✓
- Climate Risk ✓
- ESG Investments ✓

\* International sustainability best practices by Pi were followed: visit [preimpact.org](https://preimpact.org)

Our branded ESG-rated product results in sustainability developed, financed, planned, constructed and operated built environments. As such project owners and commercial real estate capital markets are precisely able to have direct oversight and insight at the project and asset level, while producing better performing portfolios throughout their entire lifecycle.

FUN. FACTS

## CARBON MITIGATED



## ESG-GRADE CAP

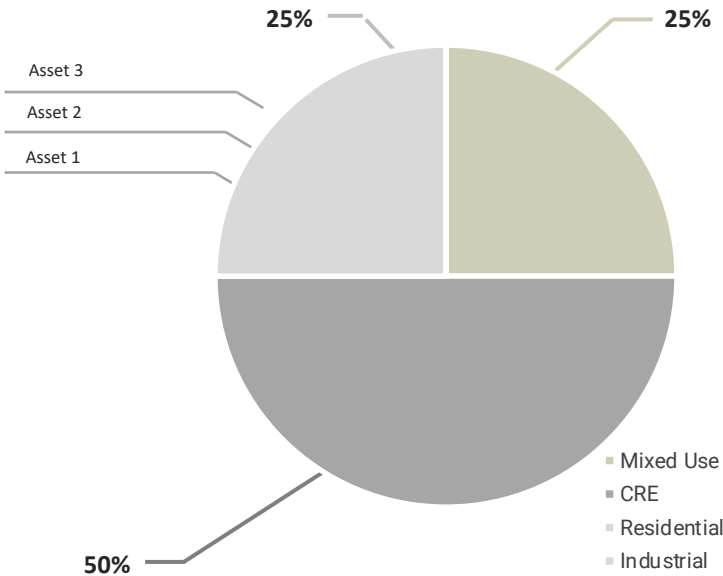


## JOBS



# Economic Impact

Asset	Amount
1	
2	
3	
4	



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### A note from our leadership

Our brands doctrine of 21st century value creation is rooted in the notion that attributing equal precedence to economic profit, societal wellbeing, and environmentalism results in triple bottom line performance, meaningful societal inclusiveness, and positively impacted communities. There is no denying the immediate action we must take to transition our way of living through our behavioral choices and an organization's responsibility to society, the environment and current generations. Our philosophy is "better together" because sustainability is designed into all our organizational impacts, symbolized by our efforts and communicated by our thoughtful products, programs and policies

Sincerely,

Andrey F. Burrell, CEO

