



ESG-RATED REAL ESTATE  
PI

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## LEADERSHIP



**Andrey Burrell**  
Chairman & CEO

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.



**John Parnell**  
Chief Operations Officer

John has an extensive entrepreneurial acumen and a keen eye for highly successful capital market solutions. He is great with people, loves building partnerships and has a natural flair for connecting the dots in ways that just make sense for all parties involved. His major successes come from twenty plus years of M&A experience with a total deal flow of five-hundred million in transactions. As COO, he concentrates on communicating triple bottom line value to real estate developers, lenders, general contractors, AEC service providers and public/private partners. As an avid sports enthusiast and happy grand-dad he enjoys spending time with his family at sporting events and coaching youth athletics.



**Matt Auger**  
Head of Product & Programs

Matt epitomizes the entrepreneurial mindset. Understanding the finite balance amongst capital markets, finance and innovation, he creatively taps into these qualitative and quantitative skillsets to form lasting relationships through ethics and bridging the communication gaps that are prevalent in everyday business and society. As a true socialite he loves interacting with people from all walks of life. He enjoys spending time with his dog, gardening, collecting art and volunteering for causes that are close to his heart.

## PRODUCTS



1

CZERO

CZERO

## ESG Standard

- Pre Impact ESG- Rated Product Standard
- Turnkey sustainable. real estate solution
- Total lifecycle real estate asset management performance

CO

## Finance

- Boutique financial product
- ESG-grade quality covering real estate capital markets (institutional, investors, banking and insurance)
- Automatic sustainability at project and portfolio level
- Built-in compliance for reporting, regulations and laws

ICON

## Platform

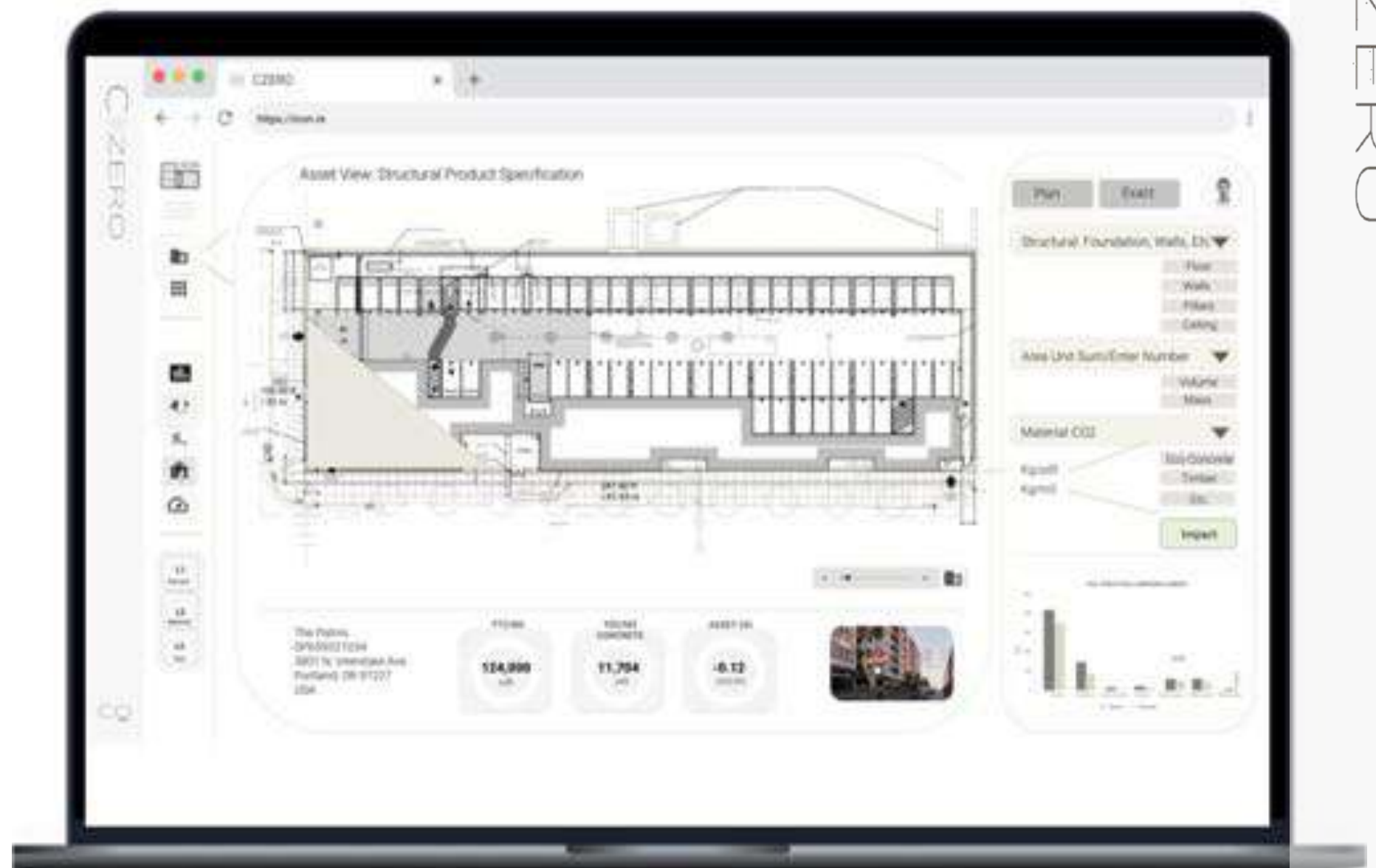
- Import building design
- Automatically sum all measurements
- Simple ESG data input with automated calculations and data visuals
- Building commissioning performance verification
- Sync energy, waste, water and carbon to utility/submeter

2

CO

3

ICON



2

CO

3

ICON

# HISTORY

Timeline

2019

CZERO appointed as Pre Impact’s standardized ESG-rated sustainable real estate global product operator

CZERO (CO) GmbH & CZERO (CO) INC. founded with sustainability principles as Articles

2020

CO develops product market fit

2023

CO completes ESG-rated product case study projects

2024

CO successfully realizes unique pipeline aligned to sustainability product with immediate debt servicing of 1.5 Billion with projected 12 Billion in debt coverage over the next three years

Sustainable finance boutique product funds new construction projects

2025

CO seeks more fund partners to service top-tier ESG-rated sustainable real estate projects

## ABOUT US

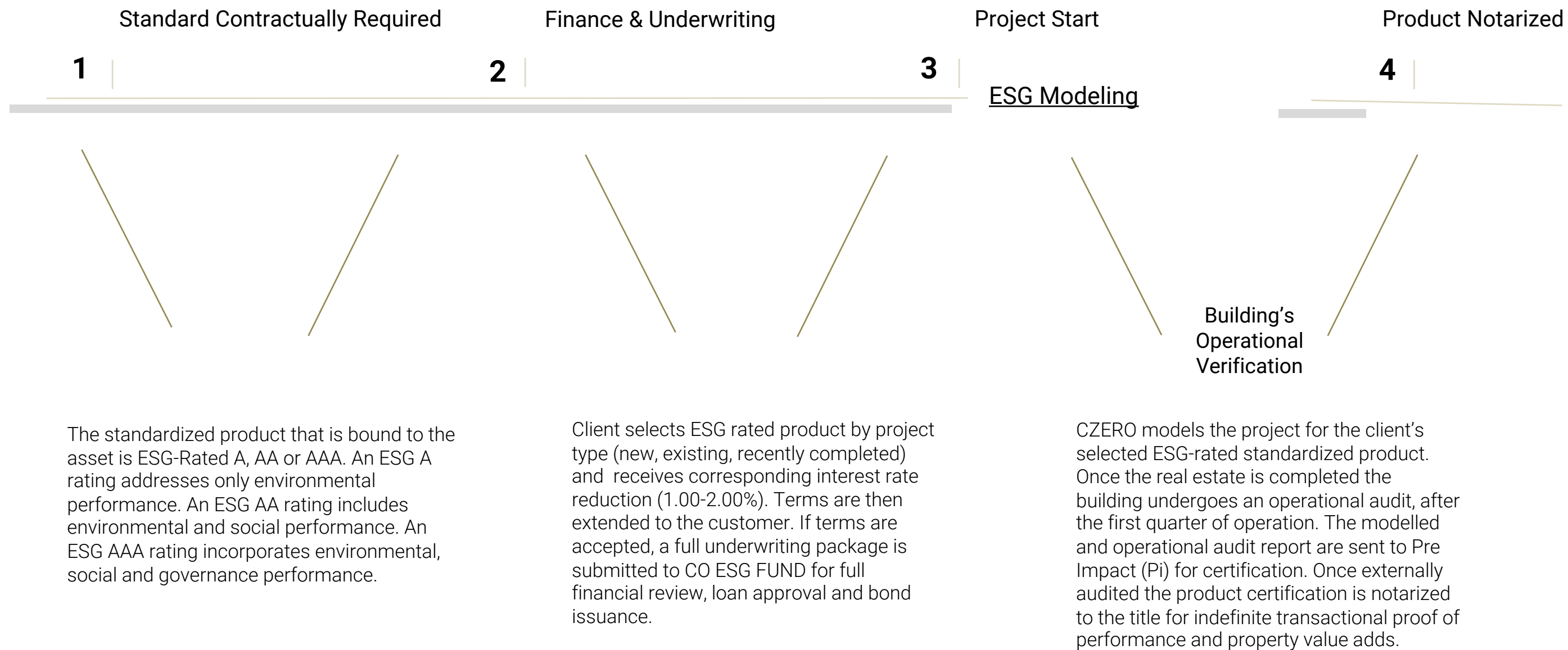
CZERO’s products and services are a whole lifecycle, turn-key sustainable building and high performance real estate solution. As a registered Benefit C Corporation with offices in North America and Europe our sustainability services help clients and customers to increase asset value, while providing 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 can be rapidly applied to any built environment across all asset classes. 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, simplified project/portfolio sustainability reporting, risk mitigation and alignment to ESG regulations. 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. Visit [czero.pro](http://czero.pro) and [preimpact.org](http://preimpact.org) for more information

## ESG STANDARD

(Pi) Pre Impact’s standardized ESG-rated sustainable building and high-performance real estate certification is the industry standard for the future. With its standardized products, Pi has successfully designed and scientifically proven that sustainably developed, financed, planned, constructed and operated built environments are not only easily achievable today, but also reduce hard and soft green building costs, offer real asset owners unprecedented decarbonization and climate strategies at the portfolio and individual asset level, realize lower costs of capital, accomplish measured supply chain inclusion, automate performance reporting and marketing, provide seamless alignment to ESG regulations and external frameworks, realize better performing assets throughout their entire lifecycle and much much more! Learn more about ESG-Rated Sustainable Real Estate by exploring the Performance Targets Standard.



## PROCESS OVERVIEW



The standardized ESG-A rated certified product addresses the foremost applicable and important environmental performance indicators associated with a building’s impact. Therefore, the most pressing climate and social issues that are directly attributable from its planning, construction and use are factually addressed, accounted for and tracked by the certified product’s performance targets. The ESG-A rated product may only be applied to recently completed properties, retroactive financing, capital improvements and renovations. The ESG A-rated product retains a 1.0% interest rate reduction for the full amortization of the sustainable financing.

## ESG A-Rating

### Performance Targets

KPI	Target	Description
1. LU1: Property Area	100%	One-hundred percent of the property parcel must be disclosed by acres, SQFT/SQM and depth. The carbon reductions from landuse can only be used once, reduced from the carbon balance and retired with the property
2. CO2: Building Materials	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)
3. EN3: Onsite Renewables	100%	One-hundred percent of the project’s energy use must be from onsite renewable energy with an EUI between 0-35 (building type and climate zone specific)
4. CR6: Land Area	100%	One-hundred percent of the project’s carbon 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
5. CR6: Onsite Renewables	100%	One hundred percent of the project’s carbon reductions 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
6. CR6: Built Envelope	100%	One hundred percent of the project’s built envelope (completed structure) must be disclosed by total metric tons of carbon emissions and total SQFT/SQM with a carbon intensity of zero
7. SG7: Financed Emissions	100%	One hundred percent of the assets’ financing must be disclosed by scope and emissions intensity
8. SG7: Climate Risk	100%	One hundred percent of the asset must disclose physical climate risk (heat, storm, drought, flood and fire)

Environmental - A



**ABOUT**  
Nestled in the beautiful town of Kullavik on the Swedish West Coast, this Ethik House is not only well designed inside and out but produced with already high ethics by way of modern standards. With already existing sustainability features, combined with the ESG-rated rated product the prefabricated dwelling speaks as testament to how all homes should be planned, manufactured and lived in.

Situated in the beautiful Swedish West-Coast hillside, at 250 gross square meters this family dwelling combines density best-practices with optimal comfort. The homeowners have a vision that as the local area and country continue to evolve that it does so sustainably by utilizing planning, construction and occupancy best practices. You can learn more about this amazing home's engineered, ESG-design and impact at [czero.pro/SwedishWestCoastVilla](https://czero.pro/SwedishWestCoastVilla)

**STATUS**  
- Environmental targets reached  
- Sustainable manufactured home modeled  
- Decarbonized living from year one  
- And much more...





PI

THE PALMS



- LANDUSE
- ZERO CARBON
- ZERO ENERGY
- ZERO WATER
- ZERO WASTE
- ONSITE SAFETY
- SUPPLY CHAIN
- FIN EMISSIONS
- CLIMATE RISK
- TARGETS

✓
✓
✓
✓
✓

ESG

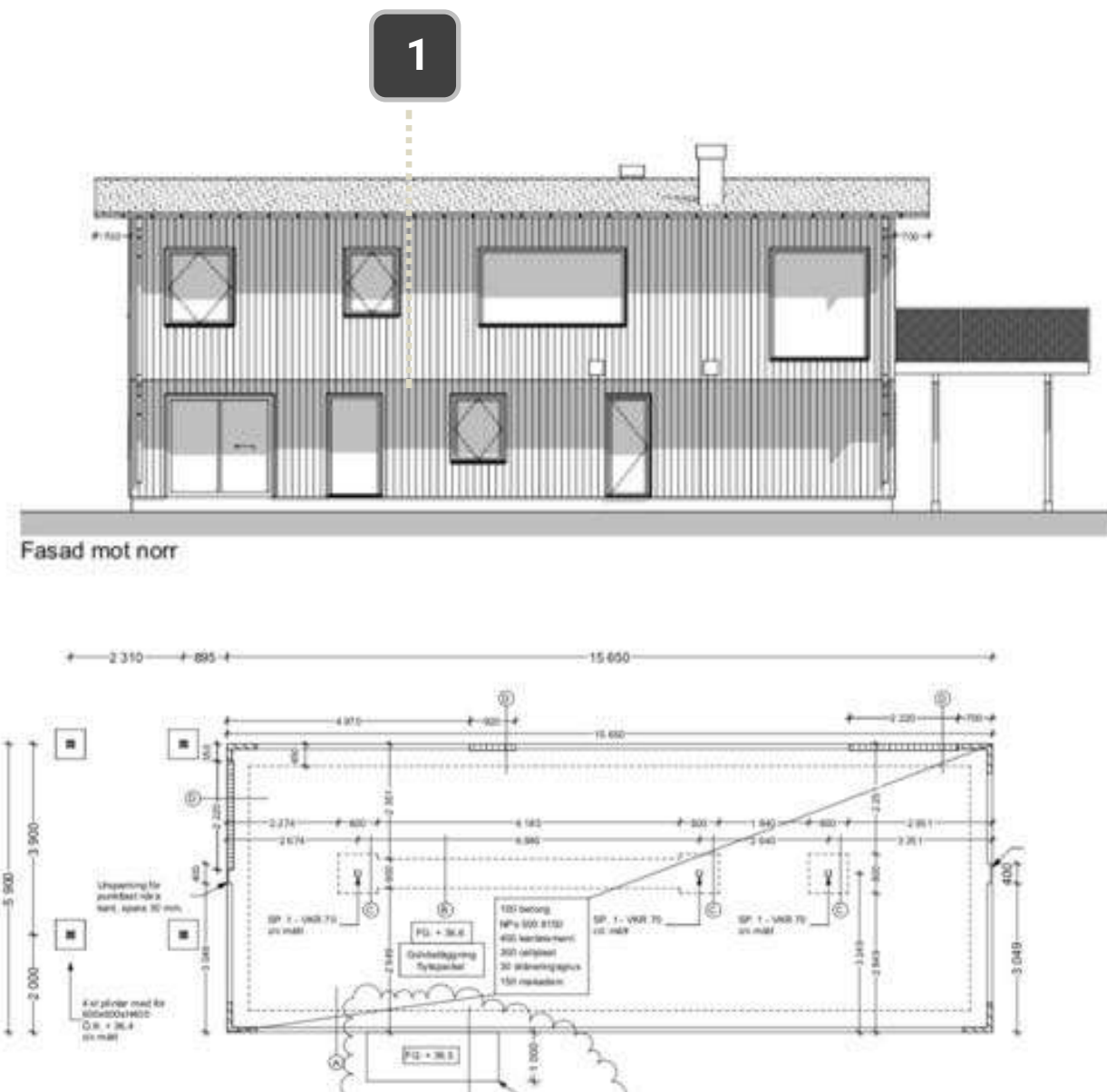
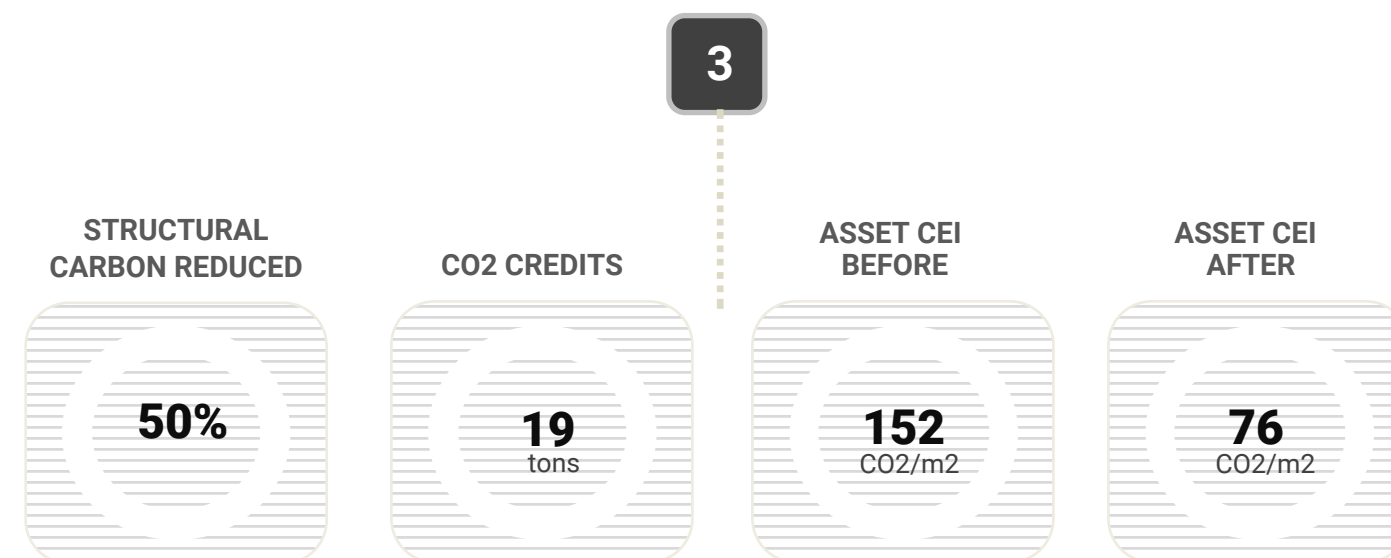
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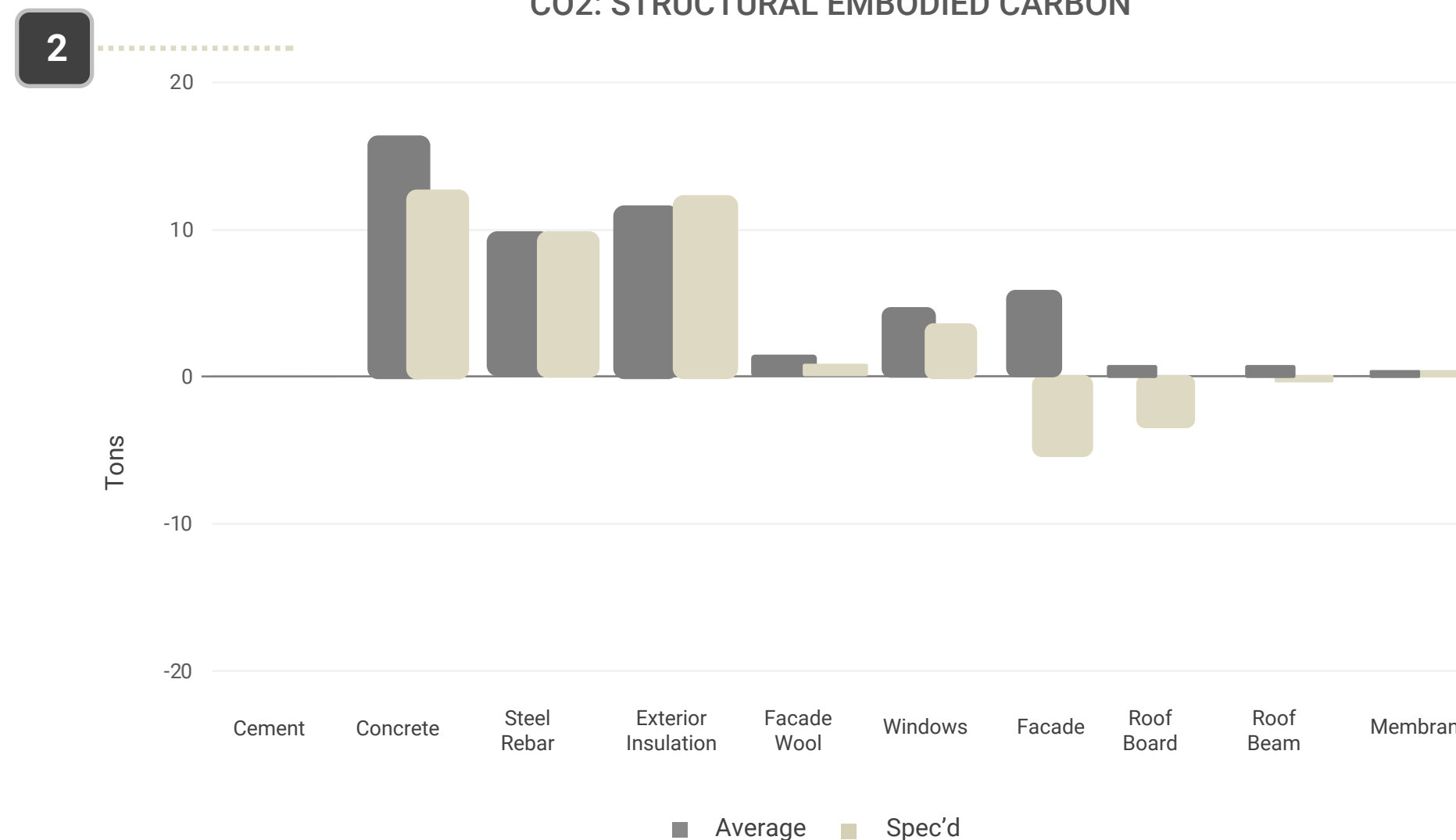
## CO2: BUILDING MATERIALS

The visuals, graphical data and attained performance targets are from a recently completed ESG A certified residence. With recently completed projects, an industry average embodied carbon baseline is used in comparison to the actual materials that were specified.

The overall structural embodied carbon was reduced by fifty-percent. As such, the product specification resulted in 19 tons of verified carbon credits with seventy-six kilograms of less carbon per square meter. Vist [czero.pro/SwedishWestCoastVilla](https://czero.pro/SwedishWestCoastVilla) for full ESG A certification data



## CO2: STRUCTURAL EMBODIED CARBON





The standardized ESG-AA rated certified product addresses the foremost applicable and important environmental and social performance associated with a building’s impact. Therefore, the most pressing climate and social issues that are directly attributable from its planning, construction and use are factually addressed, accounted for and tracked by the certified product’s performance targets. The ESG-AA rated product may only be applied to new construction, larger scale capital improvements and gut renovations . The ESG AA-rated product retains a 1.5% interest rate reduction for the full amortization of the sustainable financing.

ESG AA-Rating  
Performance Targets

KPI	Target	Description
1. LU1: Property Area	100%	One-hundred percent of the property parcel must be disclosed by acres, SQFT/SQM and depth. The carbon reductions from landuse can only be used once, reduced from the carbon balance and retired with the property
2. CO2: Building Materials	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
3. CO2: Planning Services	100%	One-hundred percent of the project’s planners (architects, engineers, etc.) must disclose their annual fuel or echarge in units of volume or kWh and total annual planned projects in units of area
4. CO2: 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
5. CO2: Material 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.
6. EN3: Onsite Renewables	100%	One-hundred percent of the project’s energy use must be from onsite renewable energy with an EUI between 0-35 (building type and climate zone specific)
7. EN3: Passive Design	75%	Seventy-five percent of the project’s building envelope (thermal, air, radiation, moisture) must incorporate passive principles with a 10-35% efficiency improvement over ASHRAE 90.1-2019 or a thermal energy demand intensity of 18-32 or lower

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**ABOUT**  
Green Lotus Investments, led by Patels is bringing new life to the The Palms in Portland Oregon. As an inspiration to us, the local community and real estate industry alike, this family-owned property has been used for the last several years to help house the homeless. The multi-family residential development includes 155 units of studio, one bedroom, two bedroom and three bedroom units. The project will follow City of Portland Inclusionary Housing guidelines and will have a mix of both market rate and affordable units.

This 155,000 GSF multi-faceted space that is breathing new life into the city is designed with grid interaction, smart building tech at the customer and utility level and incorporates the most advance environmental, social and governance performance spanning everything from upcycled building materials from demolition to supply chain inclusion and beyond.

**STATUS**  
-ESG performance targets set  
-Reduced interest rate for full loan amortization  
-Finalized architectural plans  
-Approved building permit  
-Demolition and build out 2025



# ESG AA-Rating

## Performance Targets

KPI	Target	Description
8. WT4: Upcycling Building Materials	85%	Eight-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
9. WA5: Potable Water	100%	One-hundred percent of the project’s potable water supply must be disclosed by total gallons/litres per year
10. WA5: Non-potable Water Reuse	50%	Fifty-percent of the project’s non-potable must be re-used onsite and disclosed by total gallons/litres per year
11. CR6: Land Area	100%	One-hundred percent of the project’s carbon 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
12. CR6: 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
13. CR6: Onsite Renewables	100%	One-hundred percent of the project’s energy use must be from onsite renewable energy with an EUI between 0-35 (building type and climate zone specific)
14. CR6: Built Envelope	100%	One-hundred percent of the project’s built envelope (completed structure) must be disclosed by total metric tons of carbon and total square feet/square meters with a carbon intensity of zero
15. 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
16. SG7: Supply Chain	100%	One-hundred percent of the project’s suppliers, planners and construction providers must accept the project’s data intake form and disclose their acceptance of those terms by way of their participation and impacts
17. SG7: Financed Emissions	100%	One hundred percent of the assets’ financing must be disclosed by scope and emissions intensity
18. SG7: Climate Risk	100%	One hundred percent of the asset must disclose physical climate risk (heat, storm, drought, flood and fire)
19. SG7: Commissioning	100%	One hundred percent of the project’s infrastructural systems must include a building commissioning plan chartering the alignment of building/system design to constructed performance

Environmental - A

Social - A





ESG  
A  
ESG-RATED REAL ESTATE

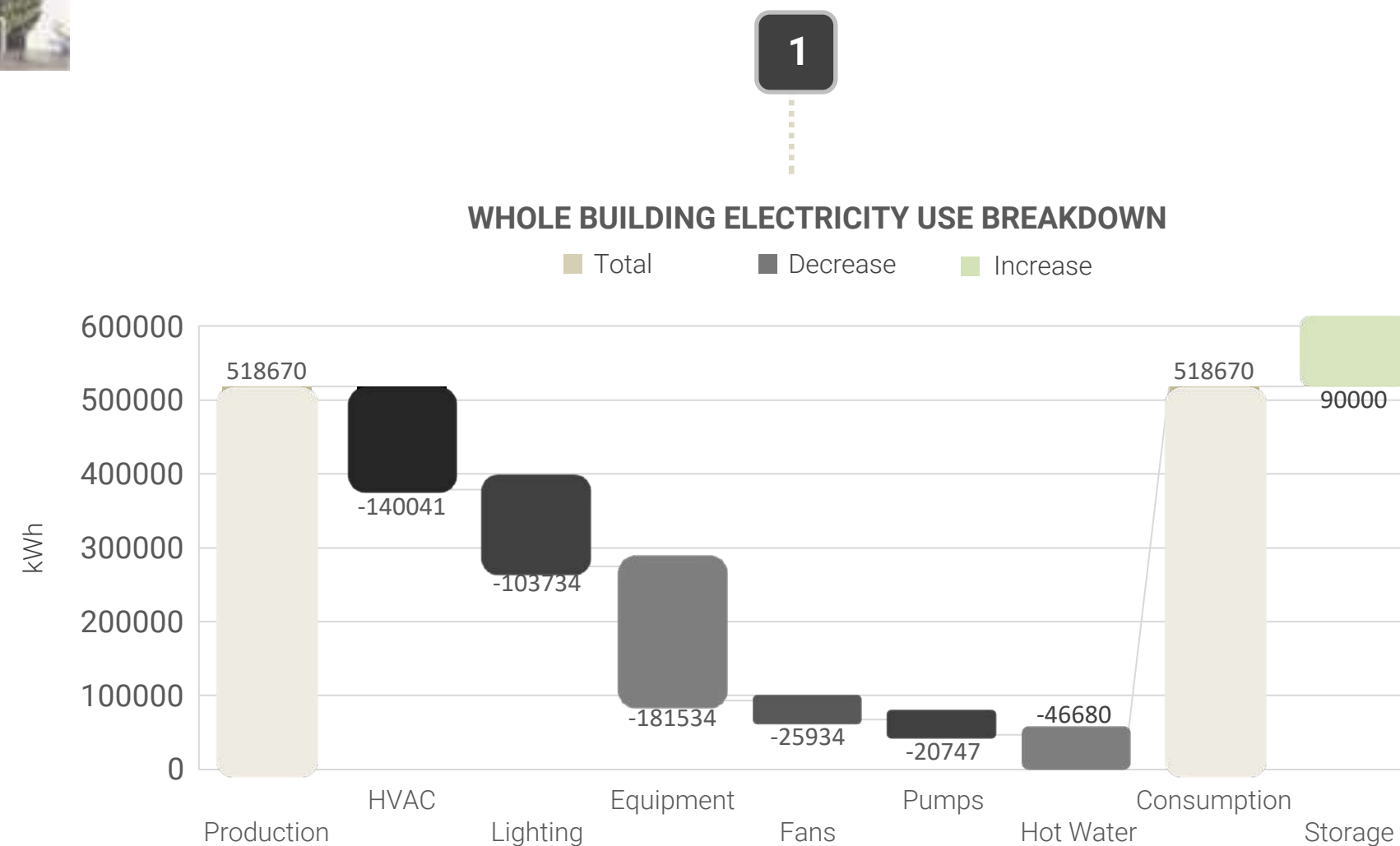
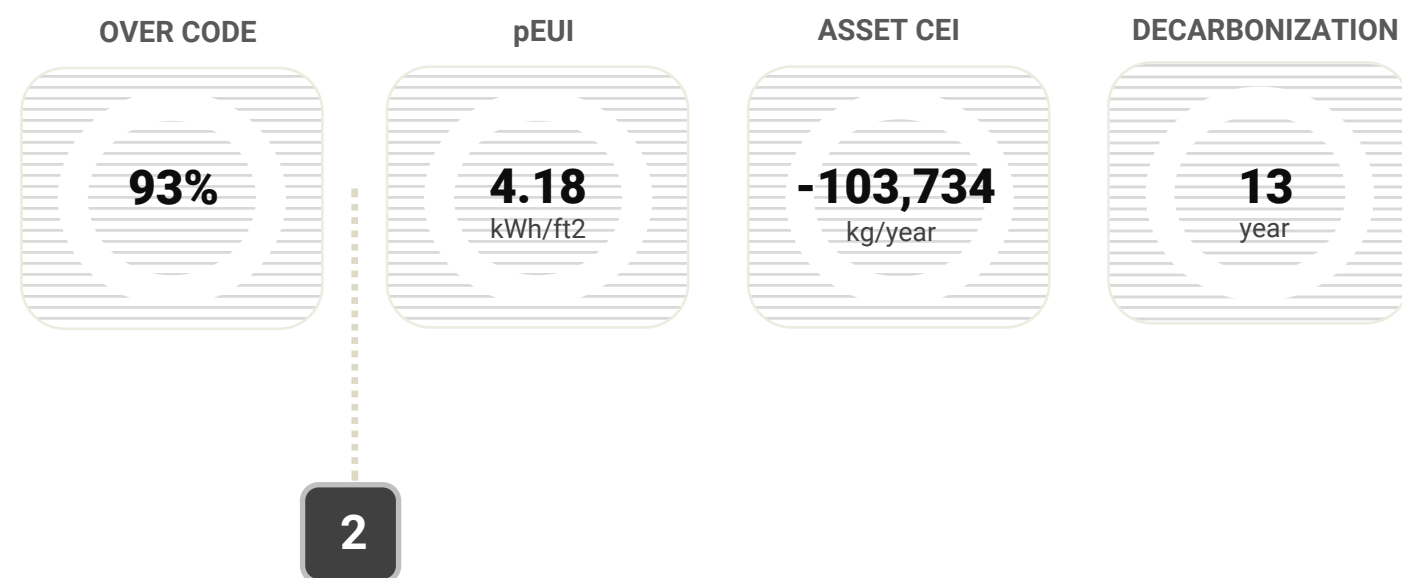




## EN3: RENEWABLE ENERGY

The visuals, graphical data and modelled performance targets are from an ESG AA-Rated new construction project. Once completed in 2027 the modelled environmental performance data from energy, carbon and water are then verified after the first quarter of the buildings operation. With new construction, energy supply is projected based upon total building consumption. Modelled energy data is also incorporated into the whole building electricity use breakdown to obtain the most accurate energy profile projection for the buildings operational use.

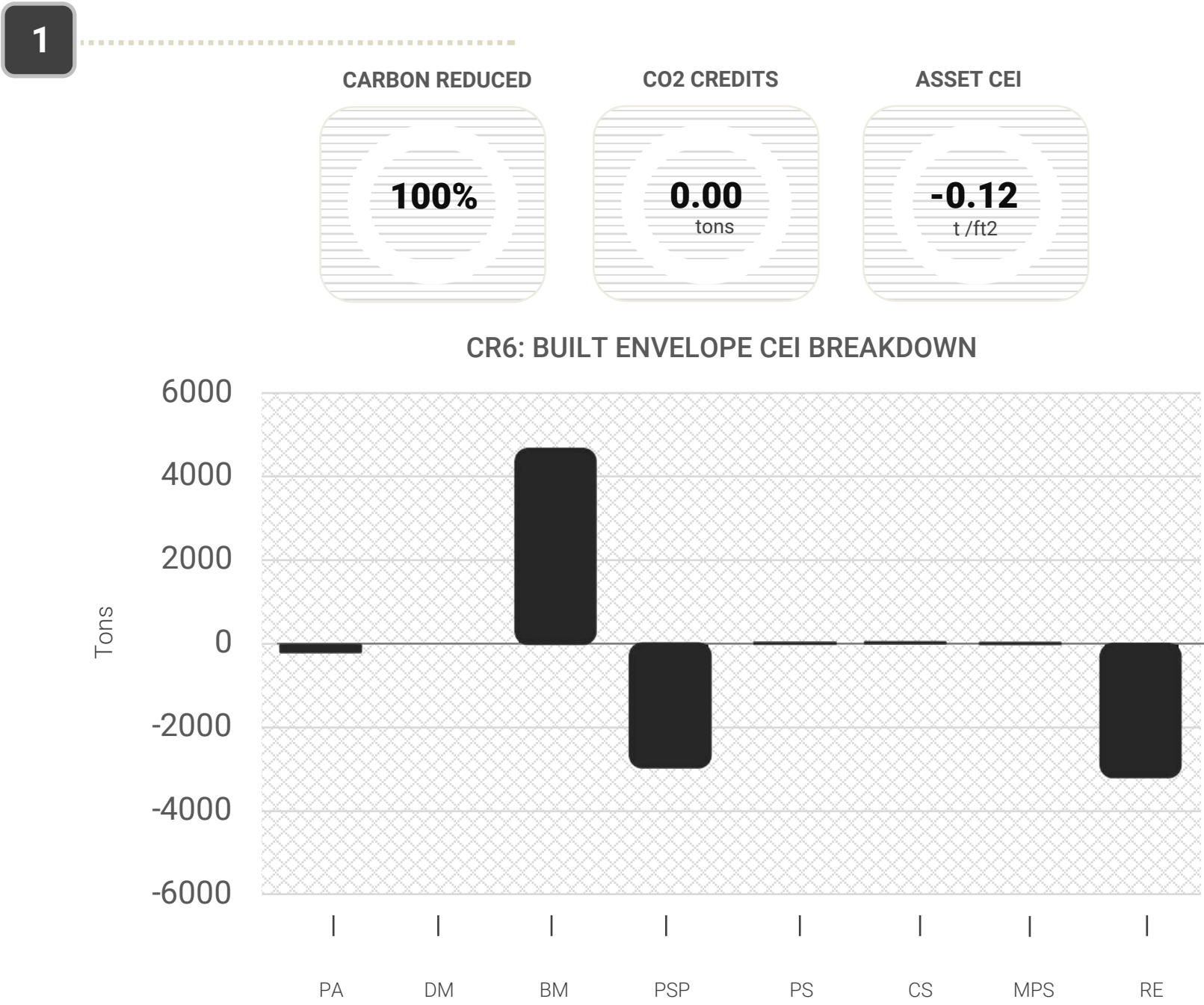
As designed, the new construction project should achieve a energy performance that is 93% over building code with an EUI of 4.18 kWh/ft2. Conservatively the amount of avoided carbon from the renewables on annual basis is 103,734 kgCO2/year. As such when the building's total carbon balance across all indicators are summed, the building should be fully decarbonized by its 13<sup>th</sup> year of operation. Vist [czero.pro/the-palms](https://czero.pro/the-palms) for full ESG AA-Rated certification data



CR6: BUILT ENVELOPE

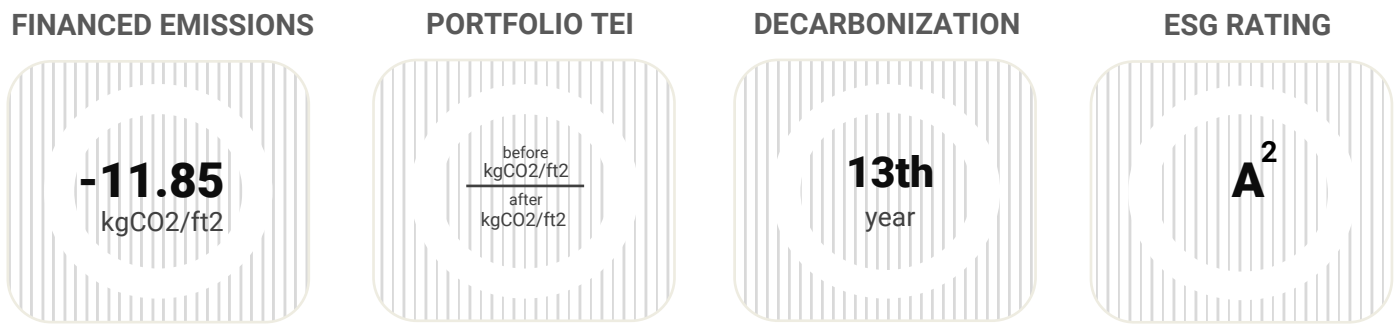
The visuals, graphical data and modelled performance targets are from an ESG AA-Rated new construction project. Once completed in 2027 the modelled environmental performance data from energy, carbon and water are then verified after the first quarter of the buildings operation. As modelled, the carbon balance showcases that 100% of carbon has been measured, tracked and mitigated.

As designed, the new construction project should perform quite well with a negative amount of carbon per square foot, as expressed by the carbon emissions intensity (CEI). The property will also achieve a surplus of carbon credits in the realm of 1,470 tons. The property owner will then apply these carbon credits to other assets in their portfolio to achieve broader decarbonization targets. The financed emissions are also quite notable coming in at -11.85 kgCO2/ft2. Demolition is slated to begin mid 2025. Planning and construction services will be added to the carbon balance once the impact data is available. Once construction begins and finalized products are in place then material product shipping is also quantified and added to the carbon balance. Vist czero.pro/the-palms for full ESG AA-Rated certification data



CARBON BALANCE

KPI	CO2e	Balance
Property Area	-48.36 t	(-48.36) t
Demolition	0.00 t	0.00 t
Building Materials	4,446.00 t	4,397.64 t
Product Specification	-2,756.00 t	1,641.64 t
Planning Services	0.00 t	1,641.64 t
Construction Services	0.00 t	1,641.64 t
Material Product Shipping	0.00 t	1,641.64 t
Renewable Energy	-3,112.00 t	(1,470.36) t
Waste to Energy	0.00 t	(1,470.36) t





The standardized ESG-AAA rated certified product addresses the foremost applicable and important environmental, social and governance associated with a building’s impact. Therefore, the most pressing and relevant ESG issues that are directly attributable to its planning, construction and use are factually addressed, accounted for and tracked by the certified product’s performance targets. The ESG-AAA rated product may only be applied to new construction, larger scale capital improvements and gut renovations . The ESG AAA-rated product retains a 2% interest rate reduction for the full amortization of the sustainable financing.

ESG AAA-Rating  
Performance Targets

KPI	Target	Description
1. LU1: Property Area	100%	One-hundred percent of the property parcel must be disclosed by acres, SQFT/SQM and depth. The carbon reductions from landuse can only be used once, reduced from the carbon balance and retired with the property
2. CO2: Building Materials	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
3. CO2: Planning Services	100%	One-hundred percent of the project’s planners (architects, engineers, etc.) must disclose their annual fuel or echarge in units of volume or kWh and total annual planned projects in units of area
4. CO2: 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
5. CO2: Construction Equipment & Tools	100%	One-hundred percent of the project’s construction must disclose electricity consumption in units energy by way of an onsite meter
6. CO2: 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 kWh and annual built projects in units of total area
7. CO2: Material 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.
8. EN3: Onsite Renewables	100%	One-hundred percent of the project’s energy use must be from onsite renewable energy with an EUI between 0-35 (building type and climate zone specific)

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Environmental - A



**ABOUT**  
Related Investments, led by Albert Socol and team Summa Development Group is the experienced sponsor behind the five-star JW Marriott Hotel, Convention & Branded Residences located on beautiful Lake Eola in Orlando Florida. With an all-star project team, once completed in 2028 this sustainable hospitality and living experience will not only be a staple in the city but a destination for industry, society and businesses alike.

With 1.51 acres of beautiful grounds, unrivaled amenities and direct views and access to the Lake, this 916,170 gross square feet five star hotel has seven hotel floors, 226 rooms, 110 residences and 21 penthouses. Nothing says lifestyle, quality, performance and eloquence like the world leader in hospitality. JWM’s five-star hotel will timelessly outperform for the next century.

**STATUS**  
-ESG performance targets set  
-Reduced interest rate for full loan amortization  
-Finalized architectural plans  
-Site prep and build out 2025  
-Completion 2028

# ESG AAA-Rating

## Performance Targets

KPI	Target	Description
9. EN3: Passive Design	75%	Seventy-five percent of the project’s building envelope (thermal, air, radiation, moisture) must incorporate passive principles with a 10-35% efficiency improvement over ASHRAE 90.1-2019 or a thermal energy demand intensity of 18-32 or lower
10. WT4: Upcycling Building Materials	85%	Eight-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
11. WT4: Waste to Energy Waste diversion	100%	One-hundred percent of the project must include a food waste to energy or food waste diversion solution that is disclosed by total mass per year and units of energy
12. WA5: Potable Water	100%	One-hundred percent of the project’s potable water supply must be disclosed by total gallons/litres per year
13. WA5: Non-potable Water Reuse	50%	Fifty-percent of the project’s non-potable must be re-used onsite and disclosed by total gallons/litres per year
14. WA5: Rain Water Capture	100%	One-hundred percent of the project’s rainwater should be harvested and disclosed by gallons/litres per year
15. CR6: Land Area	100%	One-hundred percent of the project’s carbon 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
16. CR6: 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
17. CR6: Products Spec’d	35%	Thirty-five 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 directly to the asset
18. CR6: Onsite Renewables	100%	One-hundred percent of the project’s energy use must be from onsite renewable energy with an EUI between 0-35 (building type and climate zone specific)
19. CR6: Built Envelope	100%	One-hundred percent of the project’s built envelope (completed structure) must be disclosed by total metric tons of carbon and total square feet/square meters with a carbon intensity of zero

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Environmental - A



# ESG AAA-Rating

## Performance Targets

KPI	Target	Description
20. 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
21. SG7: Supply Chain	100%	One-hundred percent of the project’s suppliers, planners and construction providers must accept the project’s data intake form and disclose their acceptance of those terms by way of their participation and impacts
22. SG8: Commissioning	100%	One hundred percent of the project’s infrastructural systems must include a building commissioning plan chartering the alignment of building/system design to constructed performance
23. SG7: Financed Emissions	100%	One hundred percent of the assets’ financing must be disclosed by scope and emissions intensity
24. SG7: Climate Risk	100%	One hundred percent of the asset must disclose physical climate risk (heat, storm, drought, flood and fire)
25. SG7: Diversity & Inclusion	20%	Twenty-percent of awarded project contracts must include diversity, disclosed by number of contracts awarded
26. SG7: Affordable Housing	20%	Twenty-percent of the asset must include affordable housing, disclosed by area and number of units
27. SG7: Portfolio 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.
28. SG7: Building Mgmt. System	100%	One hundred percent of the asset must incorporate an online building management system that provides real-time utility data (energy, water, carbon) with web-based sub metering capabilities

SOC - A

GOVERNANCE - A





WARRIOTT®

ESG  
A<sub>3</sub>  
CERTIFIED ESG-AAA RATED



## LU1: PROPERTY AREA

The visuals, graphical data and modelled performance targets are from an ESG AAA-Rated new construction project. The property area that occupies the land is measured to determine a projected amount of carbon credits that is attributable from deep soil, top soil and vegetation. At ground-breaking a soil sample is also taken from the project-site and sent to a lab to further validate the amount of carbon sequestered.

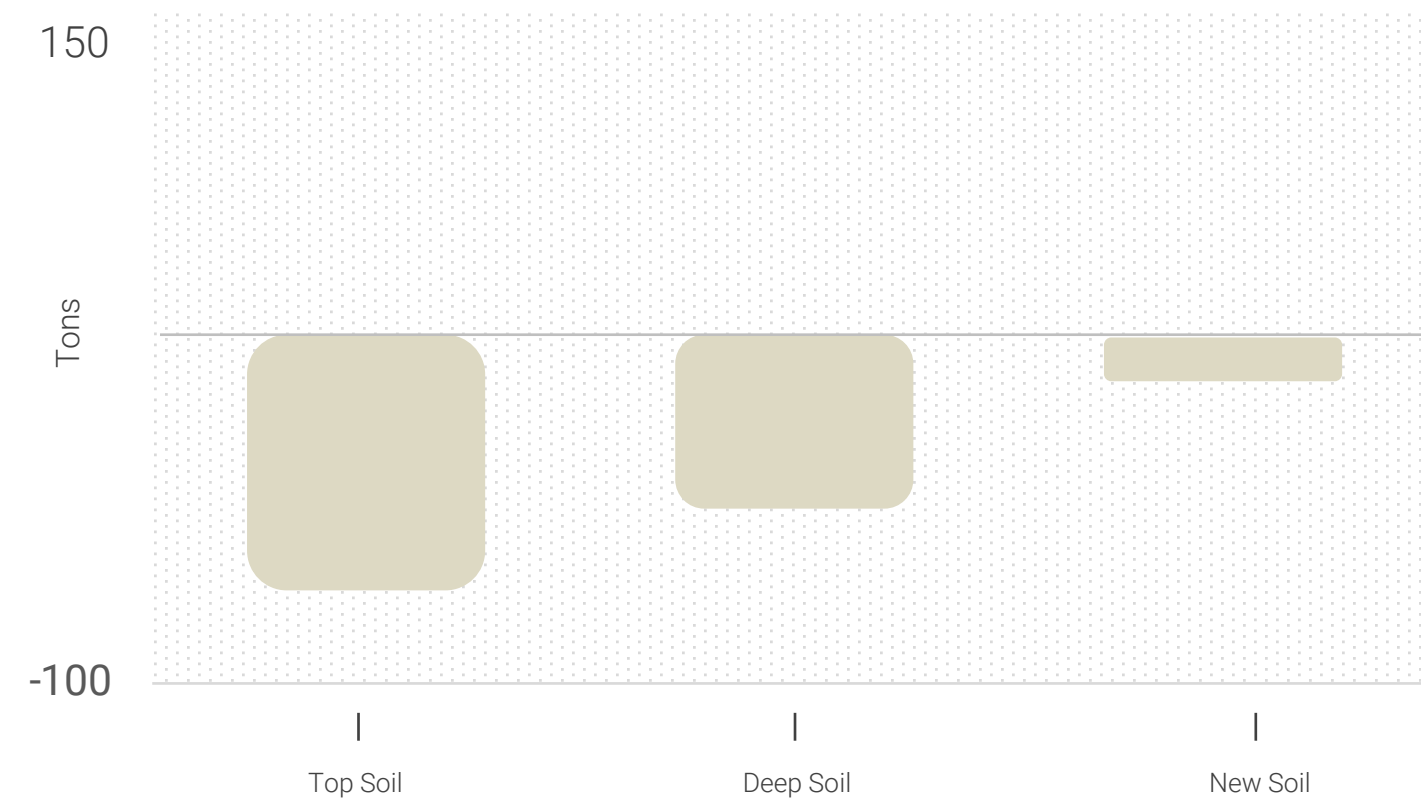
The project site area is 1.52 acres and in a moderately warm climate zone which results in an approximate 13 kg/m<sup>3</sup> of sequestered carbon. Although the output of kilograms of carbon are in cubic meters a conversion in the formula is applied to get the correct amount of carbon on a imperial basis. The site is estimated to have 67 tons of carbon credits from top soil and 36 tons from deep soil which results in a total of 103 tons that can be applied as reductions to the overall carbon balance. Vist [czero.pro/JWM](https://czero.pro/JWM) for full ESG AAA-Rated certification data



1

2

PROPERTY AREA

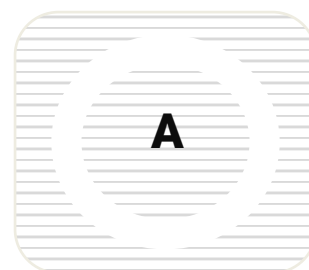


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LANDUSE

CO2 CREDITS

ASSET CEI



## SG7: CLIMATE RISK

The visuals, graphical data and modelled performance targets are from an ESG AAA-Rated new construction project. The climate risk rating is an important social and governance performance criteria that clearly shows the project’s commitment to climate change.

The project has a climate risk rating of 82 which is above average. This means that in the context of physical risk that the asset has more risk due to exposure to natural hazards that are caused by climate change. Vist [czero.pro/JWM](https://czero.pro/JWM) for full ESG AAA-Rated certification data



1

### Physical Climate Risk Rating

Description	Score
Heat	70/100
Drought	43/100
Hurricane Wind	100/100
Inland Flooding	30/100
Coastal Flooding	00/100
Fire	33/100

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







LU1

Property Area

Nature-based solutions



CO2

Building Materials-All

LCA/Embodied carbon



Planning Service Transit



Planning Stationary Equipment



Construction Equipment & Tools



Construction Fleets & Machinery



Material & Product Shipping



EN3

Onsite Renewables/Green Power Purchasing

Net Zero/Electrification



Passive Design



WT4

Upcycling Building Materials

Circularity/Recycling



Waste to Energy & Waste Diversion



WA5

Potable Water

Water Use/ Water Efficiency



Non-Potable Reuse



Rain Water Capture



CR6

Property Land Area

Decarbonization/Carbon Reductions



Demolition



Product Specification



Renewables



Built Envelope



SG7

Onsite Safety

Social Responsibility/CSR/HSE



Supply Chain



Diversity & Inclusion



Commissioning



Financed Emissions



Climate Risk



Affordable Housing



Building Management System

