

BLOCKCHAIN *WORX*

Carbon Coded

Central / Commercial Bank Digital Currencies (CBDC)
backed by ESG Assets and Carbon Credits



Smart, Scalable, and Sustainable Financial system



Environment-supporting programmable money



Climate Innovation via futuristic monetary policies and tools



Central banks from across the world are actively exploring the use of Digital currencies to help solve long-standing challenges plaguing the financial systems



Over 80% of the central banks surveyed said they are actively researching Digital Currencies



50% of the active banks are at a conceptual research stage, 40% have conducted experiments, and 10% are at the pilot stage



A Deutsche Bank research has separately tracked almost 20 digital currency projects led by central banks across all regions globally

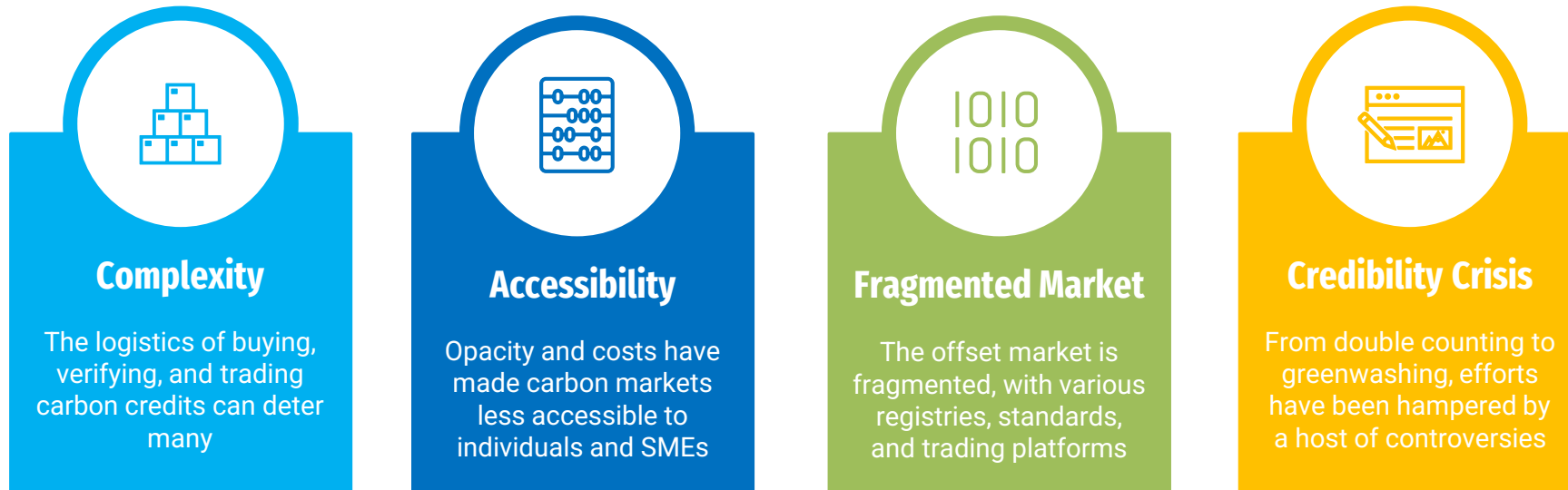


71% of central banks surveyed said they preferring DLT-based CBDCs

Central bank digital currencies (CBDCs) offer, in digital form, the unique advantages of central bank money - settlement finality, liquidity, and integrity – while strategically representing money for the new digital economy

Meanwhile, adoption of carbon offsets which represent an indispensable tools in the global effort to mitigate climate change have remained hampered by long-standing issues

Despite their potential, voluntary carbon offset programs face several obstacles in achieving widespread adoption



Putting sustainability and efforts to mitigate climate change at the core of the financial system will address these issues and help magnify our collective impact to address one of the most pressing issues of our time

Crafting CBDC's backed by ESG Assets and Carbon Credits will intricately weave sustainability into the financial ecosystem while ushering innovation in digital currencies

Sustainable

Natively render the entire financial system as sustainable

Efficient

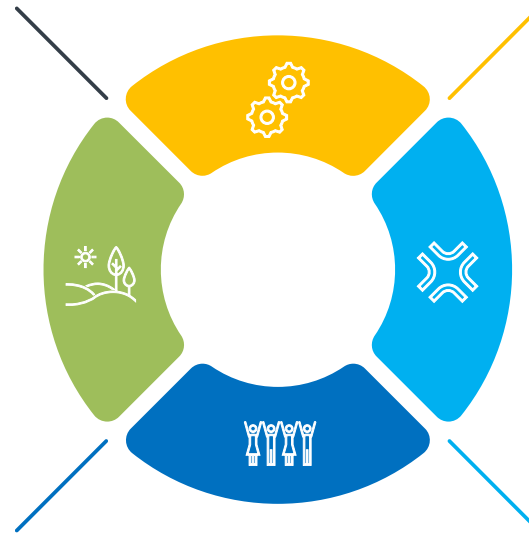
Next-gen financial systems for the 'Digital' era

Inclusive

Opportunity to enhance financial inclusion

Smart

Programmable smart money. Transparent and private



ESG-backed CBDCs will give banks an effective, future-oriented tools, allowing for the implementation of monetary policy in smarter and innovative ways for today's modern 'Digital' era while natively championing sustainable practices across the financial landscape

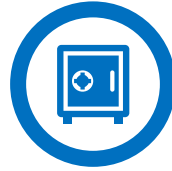
Carbon Coded offers an integrated platform to help Central Banks and Financial Institutions holistically issue, distribute, and manage CBDCs linked to Carbon Credits and ESG Assets

The platform performs three critical functions



Design & Monitor

Empower Central Banks to design pioneering ESG-backed CBDCs, set futuristic 'green' monetary policies, and monitor the ecosystem



Issue & Manage

Enable financial institutions to holistically issue, distribute, and manage CBDCs linked to Carbon Credits / ESG Assets on one platform



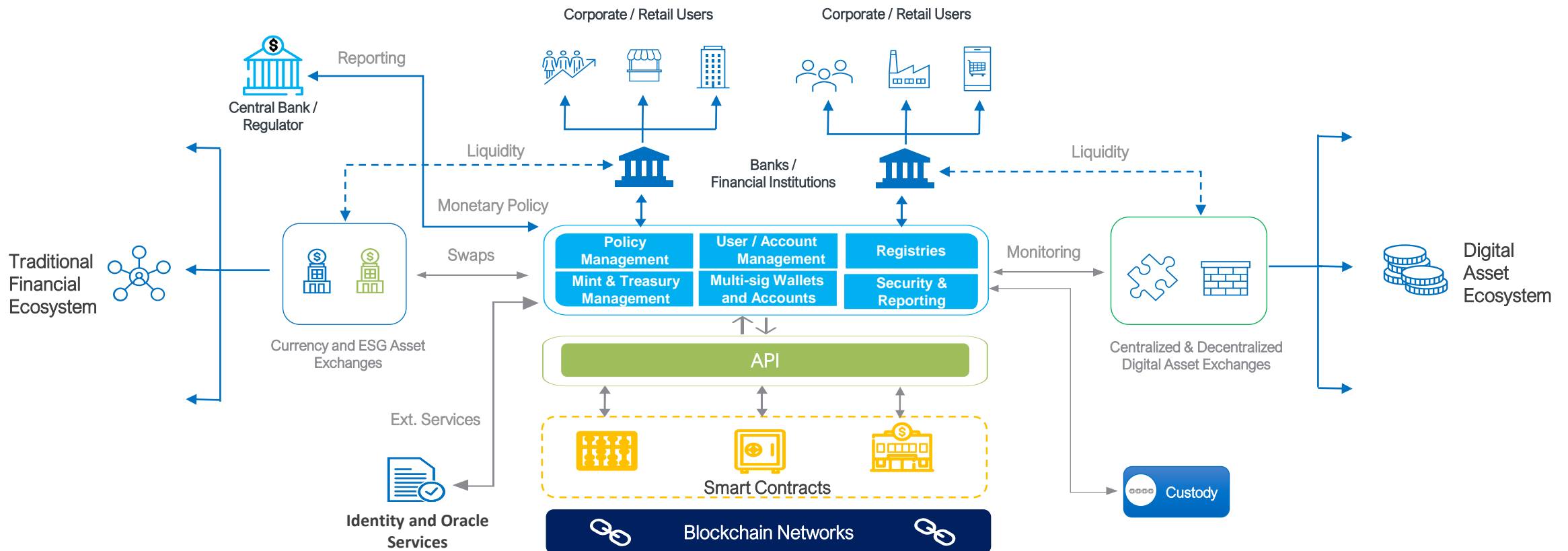
Utilize & Innovate

Allow organizations to craft next-generation innovative structured financial products that are inherently ESG-associated

The project scales climate action by directly linking financial systems to positive environmental impacts while also offering a next-gen stable digital fiscal instrument to a diverse set of stakeholders

Our **Two-Tier CBDC Framework** empowers **public-private** partnerships and enables digital cash to be designed by central banks but issued and distributed by financial institutions

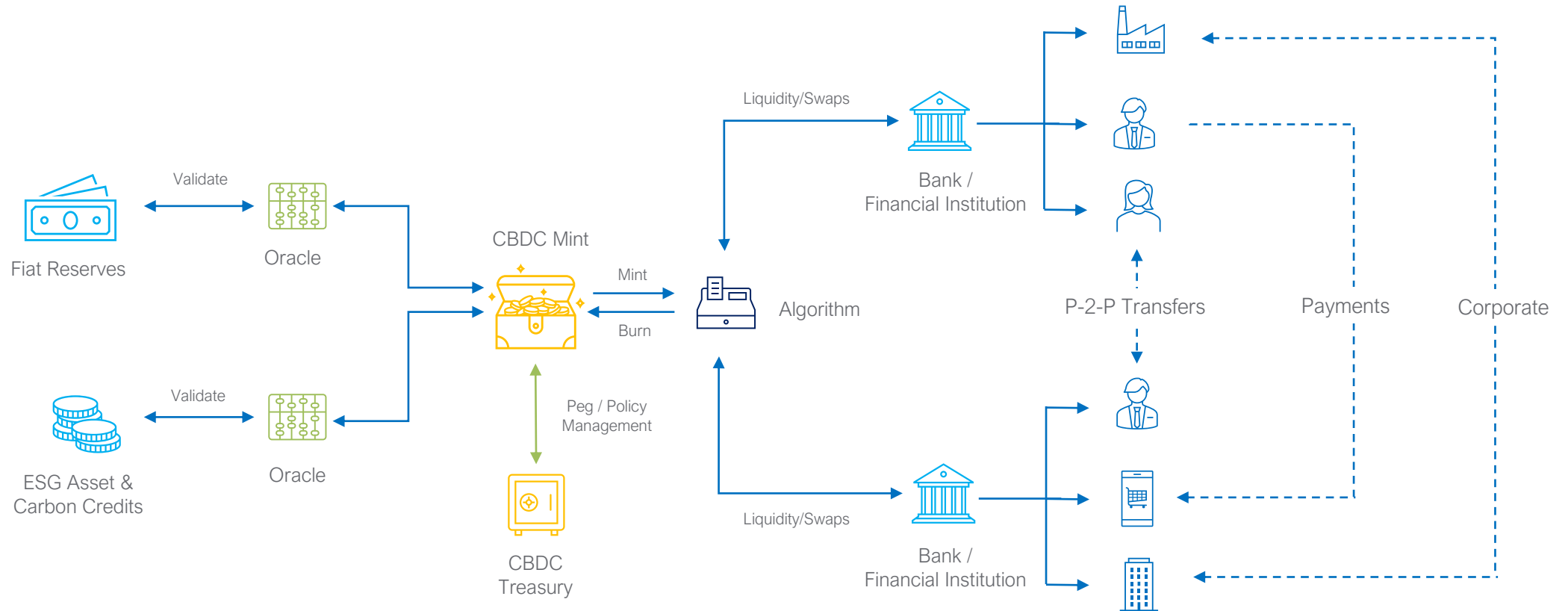
The Framework



Digital currencies, denominated in the domestic unit of account, would be privately issued and managed, although fully backed with central bank reserves and ESG assets, and monitored centrally

From P-2-P transfers and everyday payments to corporate transactions the platform empowers a cohesive financial ecosystem that's innately supports the sustainability cause

How it all comes together



Utilizing the CBDC will allow individuals and organizations, especially those with a significant Carbon footprint, to intrinsically amplify their ESG efforts

The platform operates on a Gen-3 Blockchain network, providing a robust, scalable, and programmable infrastructure with inherent privacy features, optimally designed for CBDCs

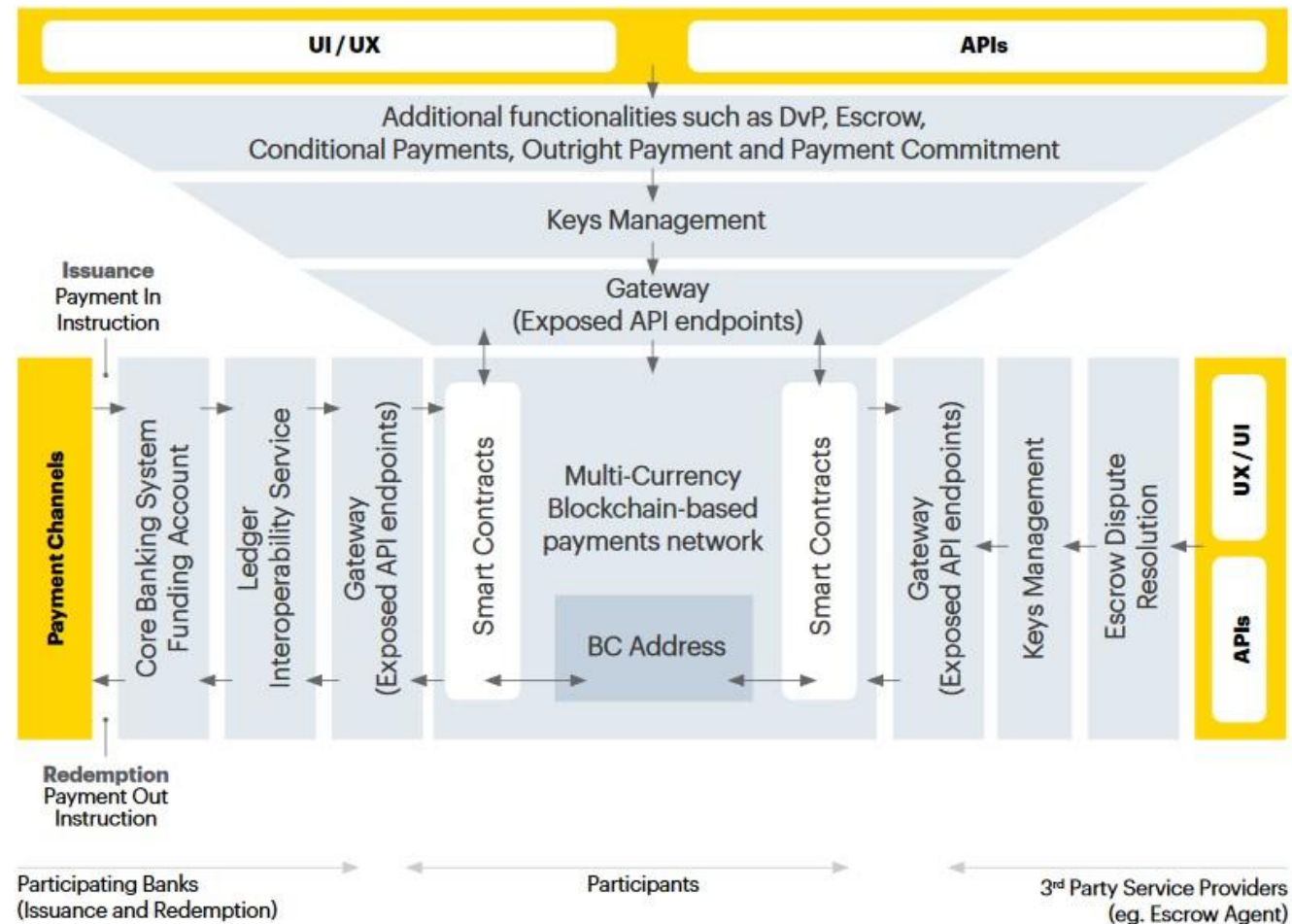
Key Features



Programmable smart contracts seamlessly enable automation and facilitate settlements while a well-orchestrated set of distributed nodes provide a highly available network for all users

We largely follow the Monetary Authority of Singapore's Project Ubin framework, building upon and extending the work done across five inter-related components

... *ledger interoperability service, gateway communication service, blockchain ledger, user connectivity interfaces, & digital currency*



Source: Monetary Authority of Singapore

Carbon Coded is dedicated to integrating sustainability into the very fabric of the financial system, thereby amplifying our collective efforts to combat climate change

We're making digital money better:



Efficient

Potential for much faster and cost efficient domestic and cross-border payments



Transparent + Private

Improved transparency for regulators with high levels of privacy retained for users



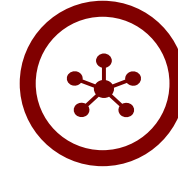
Sustainable

Sustainability embedded into the core of the financial system and across the entire ecosystem



Secure + Scalable

Replicated and synchronised full data set for a secure, robust and resilient system



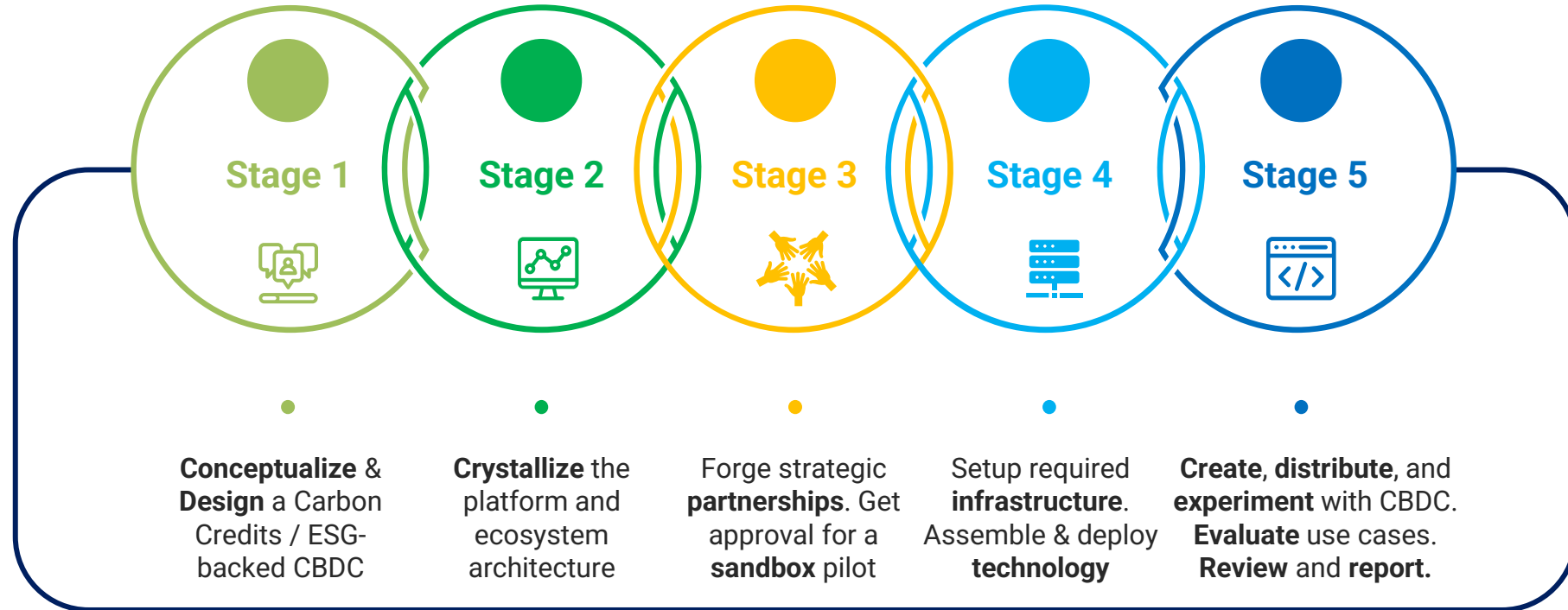
Inclusive

Opportunity to enhance financial inclusion by eliminating the need for a bank account

Let's make our planet sustainable, one ESG-backed CBDC at a time!

What Next? We have crafted a novel approach to a global challenge and are eager to collaborate with institutions to jointly pilot the solution in a sandbox environment

The Roadmap



We are also enthusiastic about partnering with forward-thinking organizations in progressive jurisdictions, aiming to collaboratively discover new ways to expand our platform's utility, particularly in diverse applications of Carbon / ESG-Assets backed CBDCs

Join us on this journey as we enable a new digital currency paradigm and pave the future of financial markets

Drop us a line or reach us via any of the channels below:

Get in Touch



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