

Voluntary Carbon developer

ESG Financial Project white paper V2.0

2023.01.06

ESG Financial Business Info

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ESG Token Economy

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1. ESG Global Market analysis

Paradigm shift from voluntary to legal regulation

"Following ESG practices is not any longer an option for the corporations it is requirement"

EU > Reinforcement of the corporate regulation through global 'ESG practices', such as Green Taxonomy (Green Classification System), guidelines for supply chain due diligence, carbon border tax corporation progress, etc.

USA > Regulations for Investment reinforcement support, such as fostering eco-friendly vehicles, strengthening climate disclosure and standardization legislation by the (US SEC).

China > Introduction of the carbon emission trading market, strengthening policy support for eco-friendly industries.

<Materials from KRX ESG>

'50 years of Carbon Neutrality (release: 2019.12)



- 30-year greenhouse gas reduction target change (40%-55%);
- Review of the Carbon Border Tax introduction in the first half of 2021;
- Announcement of the Carbon Border Tax Bill (draft) in July 2021;
- Expected growth: 1 trillion euros over the next 10 years;
- Annual average investment: 130 trillion KRW.

Target: achievement of the 50 years Net Zero (release: 2020.7)



- Acceleration of the Green Drive program by Joe Biden Administration
- \$2 trillion investment in energy transition, climate change response infrastructure (4years);
- Achievement of Zero Carbon Emissions in Strategic sectors by 2035;
- Fostering the Eco-Friendly Car Industry and strengthening California Fuel Efficiency Regulation;
- Leading International Cooperation on Climate Change (rejoining the Paris Agreement).

'60 years of Carbon Neutrality (release: 2020.9)



- 5year Plan (2021-2025);
- Reinforcement of the existing eco-friendly industry policy initiatives;
- Acceleration of Green program, including Green transformation of major industries; Implementation of the Carbon Reduction measures. Introduction of the nationwide Carbon Reissuance Trading Market;
- Number of EVs in 2037 is expected to overtake fossil fuel vehicles, etc.

2. Korea ESG Market

Responsibility for ESG reduction and strengthening of regulatory markets, application of carbon tax in 2026

From 2025 ESG disclosure will become mandatory for public companies with assets over 2 trillion KRW.

By 2030 the regulation will be applied to all public companies regardless the size.

Research on carbon price system for carbon tax application.

<Materials from KRX ESG>

Declaration on Carbon Neutrality for 50 years (release: 2020.10)



- Applicable (Adaptive) reduction
=>Shift to (Proactive) focus;
- Selection of 3 policy directions (10 tasks)
 - Adjustment for 2030 GHG reduction target;
 - Low-carbonization of the economic structure. Introduction of the Low-Carbon Industry ecosystem. Transition to carbon-neutral society.

Implementation of the mandatory ESG disclosure by stages (from 2025)



Disclosure of ESG data

- Promotion of voluntary disclosure of the 'Sustainability Report' that includes Environmental (E) and Social (S) data
- Stage 1 (-2025): Proposal of the ESG data disclosure guidance;
- Stage 2 (2025-2030): Mandatory disclosure for companies with total assets over 2 trillion KRW;
- Stage 3 (2030-): Mandatory for KOSPI listed companies;
- Corporate governance (G) report is mandatory for KOSPI-listed companies from 2026 (KOSPI-listed companies with total assets over 1 trillion KRW)



Stewardship Code Performance Evaluation/Revision

- Enforcement and evaluation of the Stewardship Code (2016);
- Review revisions such as strengthening ESG-related fiduciary responsibilities.



Enforcement of the management/supervision for voting advisory firms

- Step-by-step enforcement of the management/supervision to secure professionalism and fairness of voting advisors;
- Expansion of disclosure of voting advisory information and introduction of guidelines.

3. Environmental Protection issues associated with carbon reduction

Enhancing ESG practices through regulation for Businesses and Individuals

Reinforcing global regulations on carbon emissions for companies to cultivate their responsibility before the environment.

Introduced in Finland in 1990 the Carbon Tax, is now enhancing carbon reduction and environmental protection individuals worldwide.

Necessity for a plan to secure corporate carbon credits



Emphasis on corporate responsibility management and regulation

Risks of applying International Carbon Tax
Inducing ESG-oriented facilities and production

Risks from legal regulations. Limitations of corporate production methods
Necessity of measures to reduce carbon credits.



Inducing carbon reduction through regulation and taxation to producers and consumers

Strengthening individual regulation through carbon tax



Consumers cannot avoid responsibility for carbon emission

Conducting research to impose a carbon tax on individuals.

Global application of Carbon Tax introduced in Finland in 1990 and in Europe 20 years ago.

4. Necessity of cooperation between individuals and corporations

Strengthening the Voluntary Carbon Reduction market (VCM) that can maximize carbon reduction through the active participation of businesses and individuals

Companies induce low-carbon emissions through strengthening consumer rewards for environment responsibility management.
Shifting in individual perception from "Environmental Volunteering" to "Environmental Rewards".

Necessity for a plan to secure corporate carbon credits



Rewards to consumers for carbon neutrality practices

Production of ESG-oriented facilities and recycled goods

Securing carbon credit through introduction of the consumer rewards

Securing carbon credits as a **rewards** for voluntary carbon reduction



Providing **companies** with voluntary carbon reduction credits

Introduction carbon reduction rewards system to individuals



Strengthening of an ESG consumer attitude = "compensation"

Shifting in perception from "for sustainable planet" to "My ESG Rewards"

Necessity for guidance on ESG products and services in daily life

Regulated Carbon Market **CCM** (Compliance Carbon Market)

Market for Government issued Carbon Credits available for buy/sell by the companies

Voluntary Carbon Reduction Market **VCM** (Voluntary Carbon Market)

Regardless of legal regulations, the carbon credits (**offset rights**) market obtained through voluntary greenhouse gas reduction activities in the private sector

5. Growth of the Voluntary Carbon Reduction Trading Market (VCM)

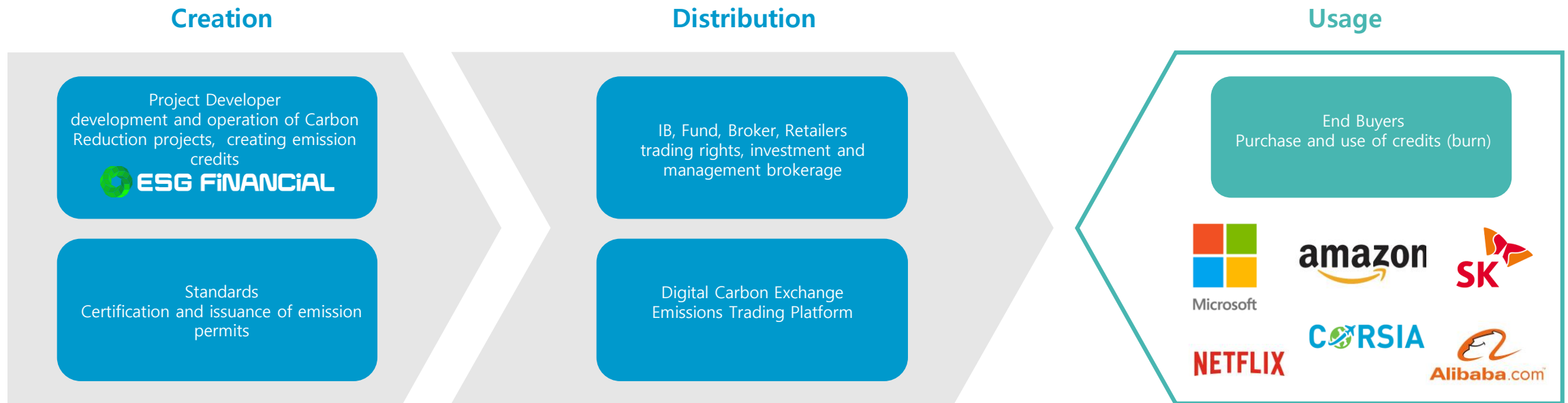
5-1. Voluntary Carbon Reduction Market Structure

ESG Financial is focusing on the development and operation of voluntary carbon reduction projects (certified for emission rights)

Obtaining carbon credits from private companies accredited by certification bodies such as Verra and ESG book

Sales through the VCM Exchanges distributing certified VCM carbon credits

Sales to Global Large Corporations practicing "Net Zero"



5. Growth of the Voluntary Carbon Reduction Trading Market (VCM)

5-2. Emergence of Voluntary Carbon Reduction market

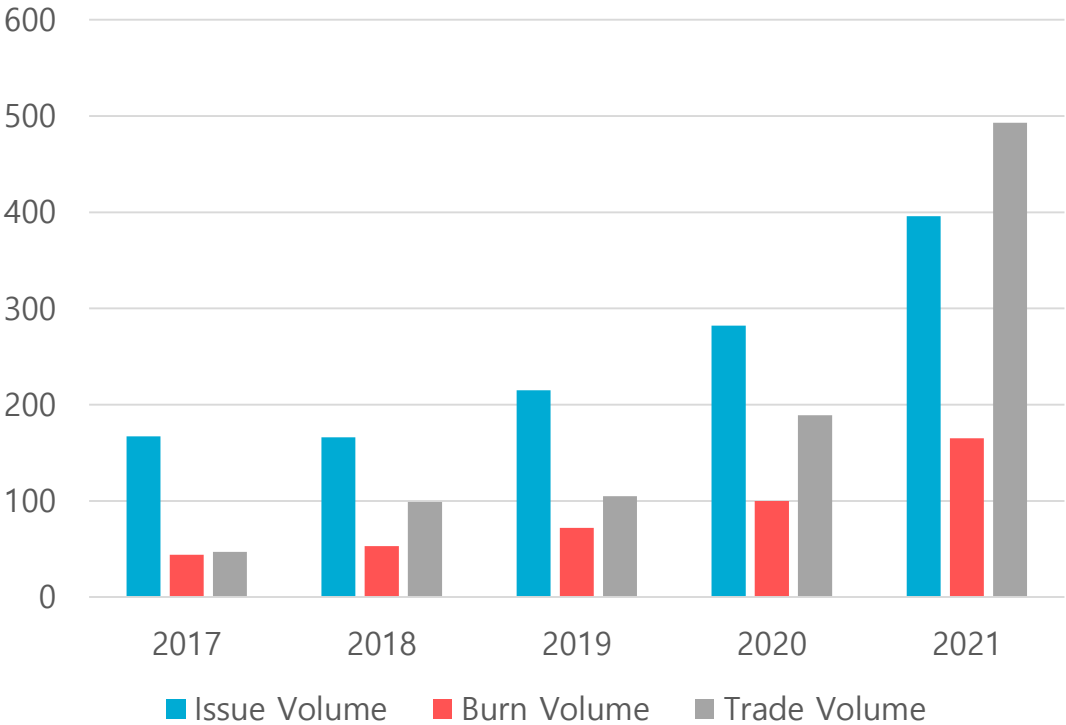
The Voluntary Carbon Credit markets In the United States and Switzerland, have emerged in the early 2000s, and have been constantly growing by more than 20% every year.

The United States issued and sold 950 million tons of voluntary carbon credits from 1996 to 2021, and Switzerland issued 173 million tons of voluntary carbon credits by 2021. Over 20% market growth every year for the last 5 years

Major Global Voluntary Carbon Markets (21years)

	VCS-USA Verified Carbon Standard	ACR-USA American Carbon Registry	CAR-USA Climate Action Reserve	GS-Switzerland Gold Standard
Institution	Verra	WI	CAR	WWF and other NGOs
Establ.	2007	1996	2001	2003
Jurisdictions	Asia, North America, etc.	USA	USA, Mexico	Global
Status	1,697 registered projects	470	676	2000
Issuance status	605M tons (1.62\$/ton)	172M tons (5.38\$/ton)	165M tons (2.34\$/ton)	173M tons (5.27\$/ton)

Voluntary Carbon Credits Market growth



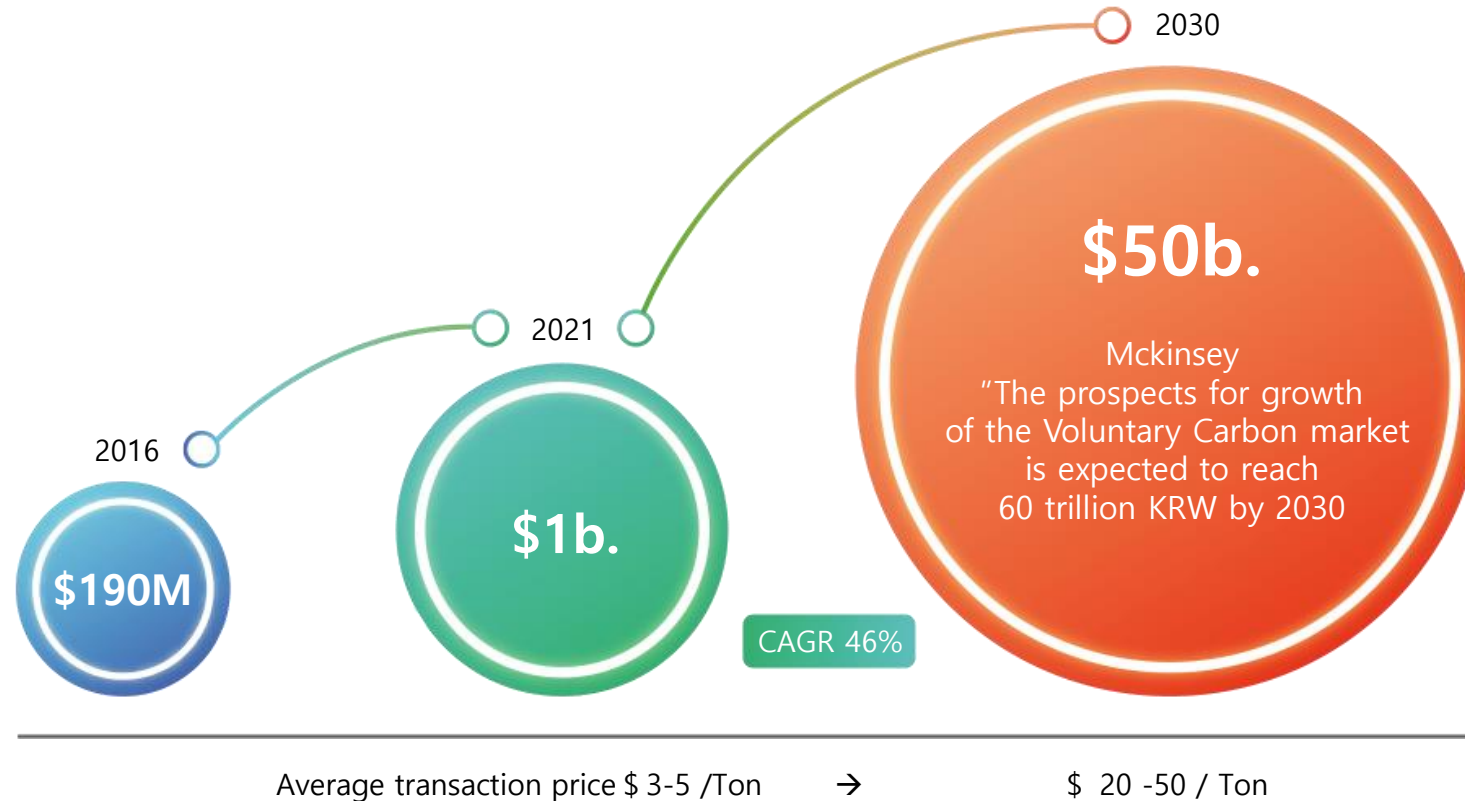
5. Growth of the Voluntary Carbon Reduction Trading Market (VCM)

5-3. Voluntary Carbon Reduction market size and growth status

In line with the rapidly growing demand for 'Net Zero', the value of the Voluntary Carbon market is expected to reach \$50b. by 2030

Growth from \$190 million in 2016 to \$1 billion in 2021

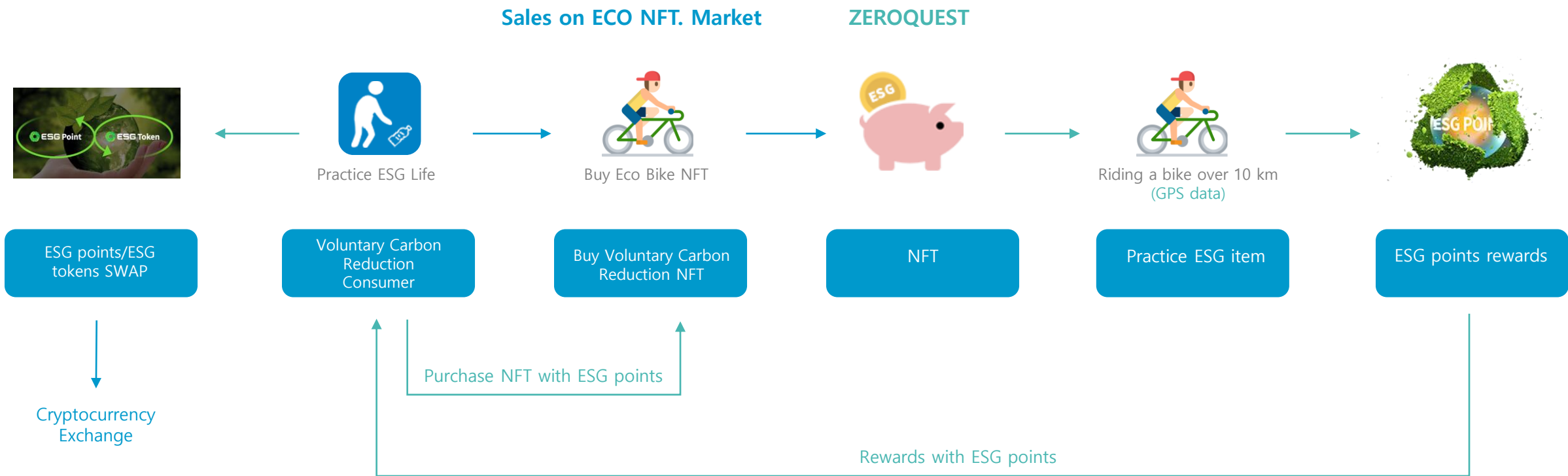
By 2030, the Voluntary Carbon Reduction market is expected to reach \$50 billion.



6. ESG Financial reward system for Voluntary Carbon Reduction

ESG points are granted for practicing ESG Life according to NFT items purchased on ECO NFT

The more users practicing in voluntary carbon reduction in daily life, the more ESG points are provided, which can be used when purchasing NFTs.
ESG points can be swapped for ESG tokens at any time, and then swapped ESG tokens can be sold on the cryptocurrency exchange.



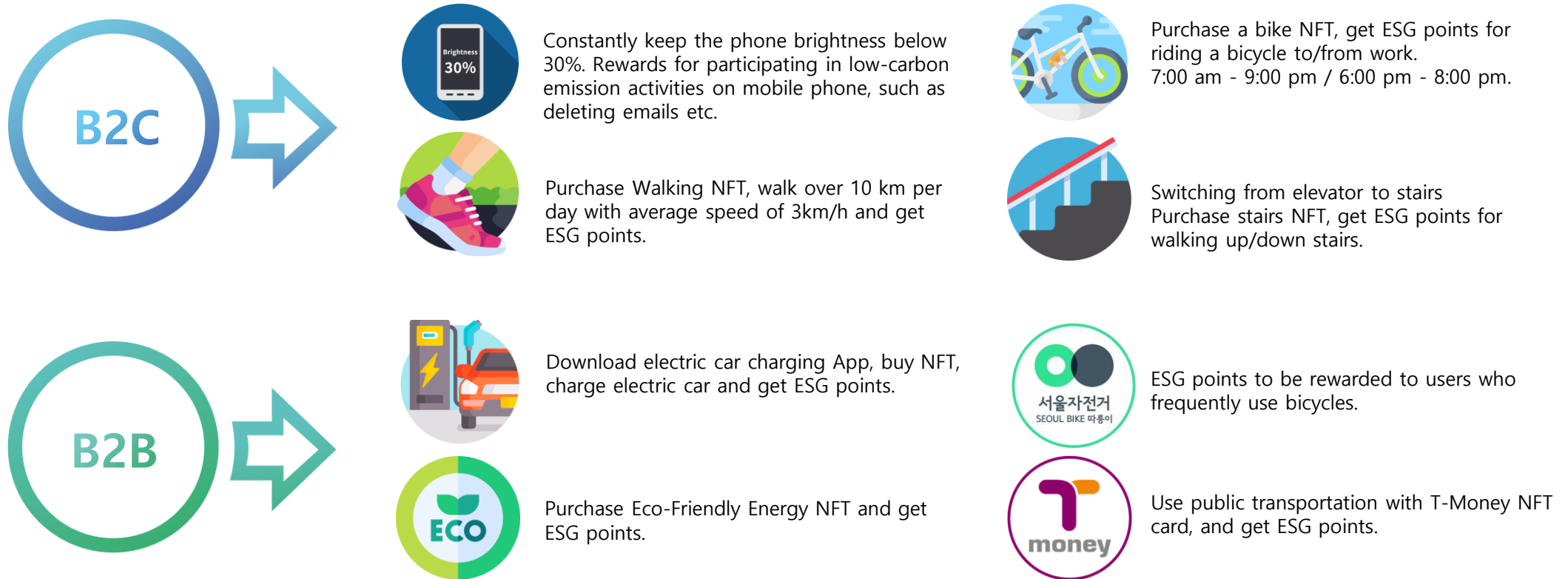
7. Voluntary Carbon Reduction Business

7.1. Cooperation with ESG projects (B2C/B2B)

Development of Voluntary Carbon Reduction NFT items (B2C)/Reward system through Partnership Apps integrated with ESG (B2B).

Development of voluntary carbon reduction related applications for daily life. Introduction of reward system to users.

Introduction of the reward system for various services such as electric vehicle charging apps, bicycle-related apps, running and walking-related apps, etc.



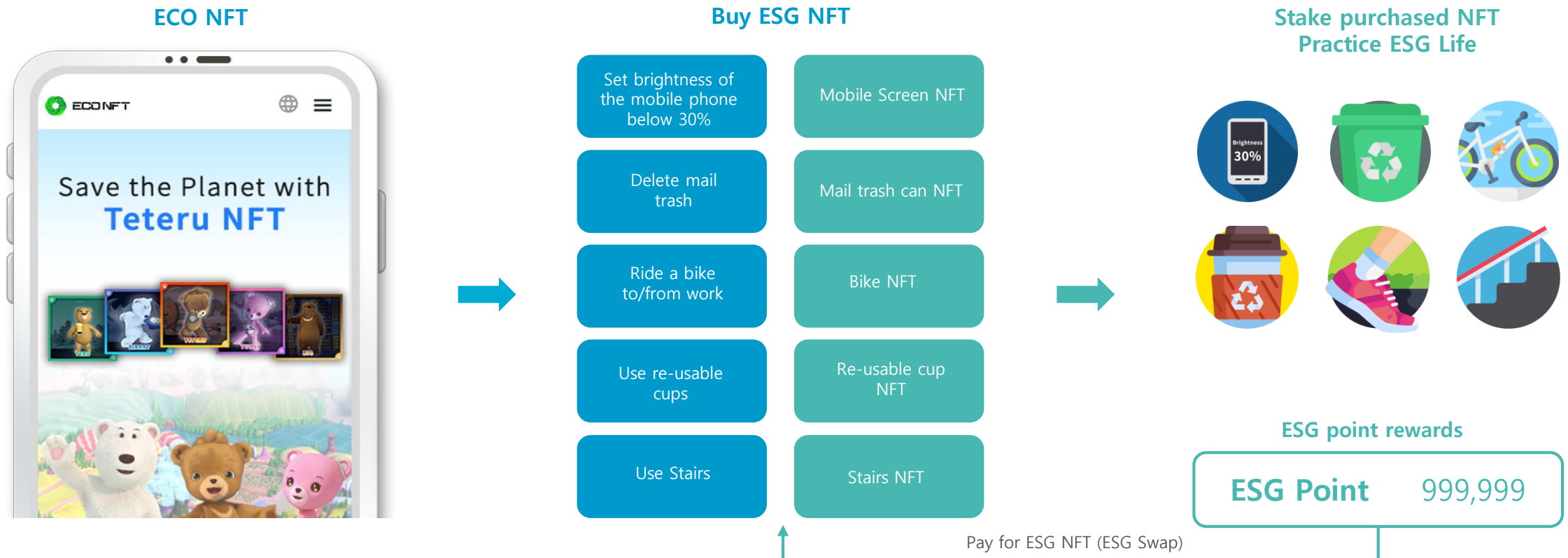
7. Voluntary Carbon Reduction Business

7.1. Cooperation with ESG projects (B2C/B2B)

Development of the items in line with ESG practices and minting NFT on ECO NFT

Development and Sales of the ESG items, which can be used in daily life and compatible with mobile devices.

Besides staking of purchased NFTs in Dapp users can get points for practicing ESG in daily life which can be used to purchase new NFTs or exchange on ESG tokens.



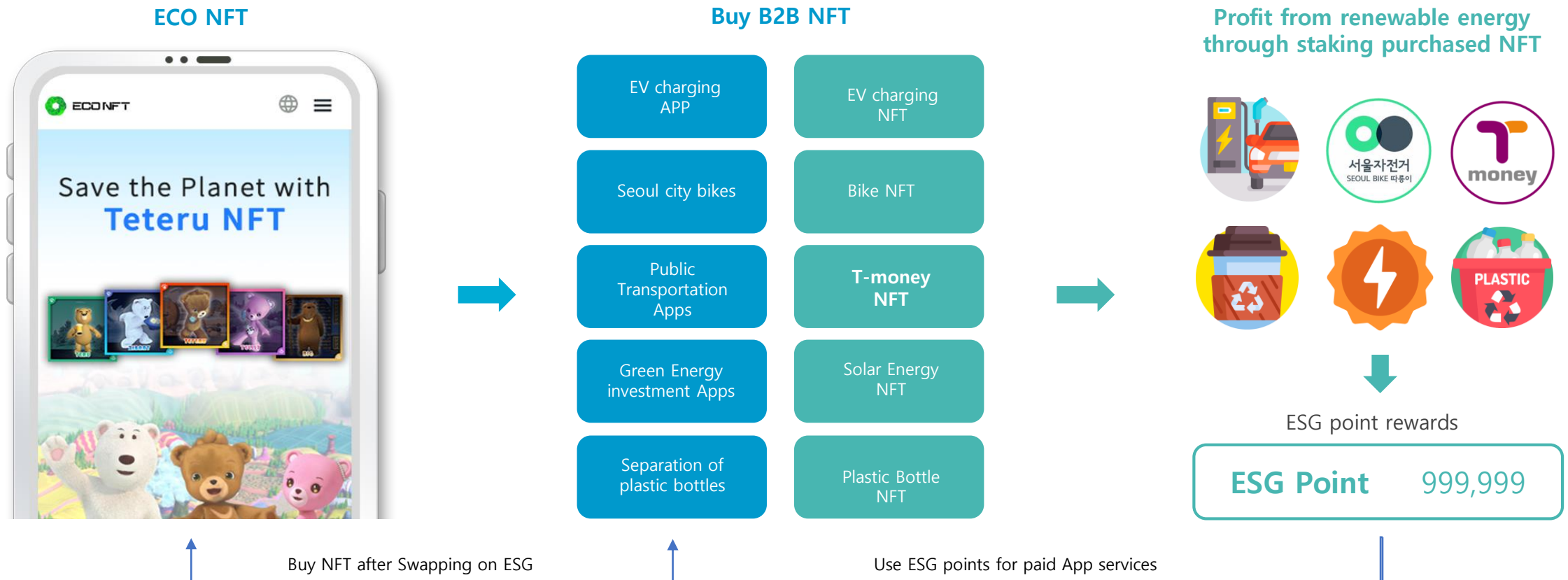
7. Voluntary Carbon Reduction Business

7.1. Cooperation with ESG projects (B2C/B2B)

Enhancing users reward system by onboarding ESG projects

Rewards for practicing ESG in daily life through various apps such as bicycle rides, walking, public transportation (T-money)

Rewarded ESG tokens, can be used to purchase paid items on the connected apps.

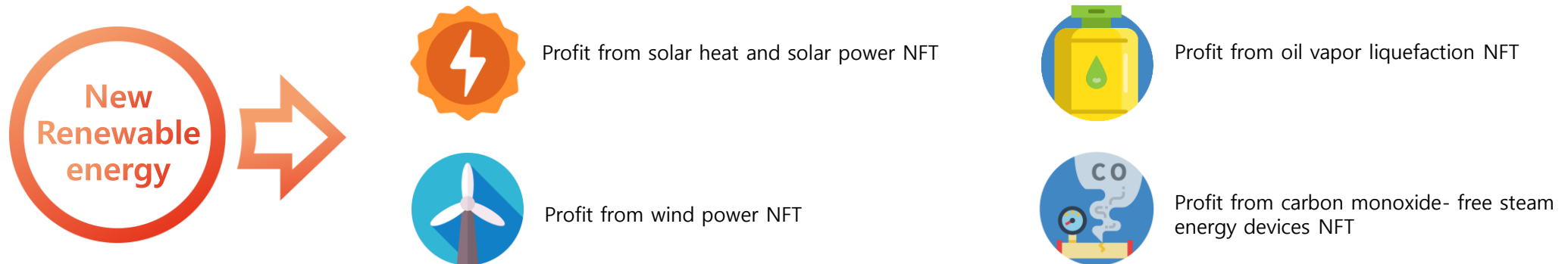
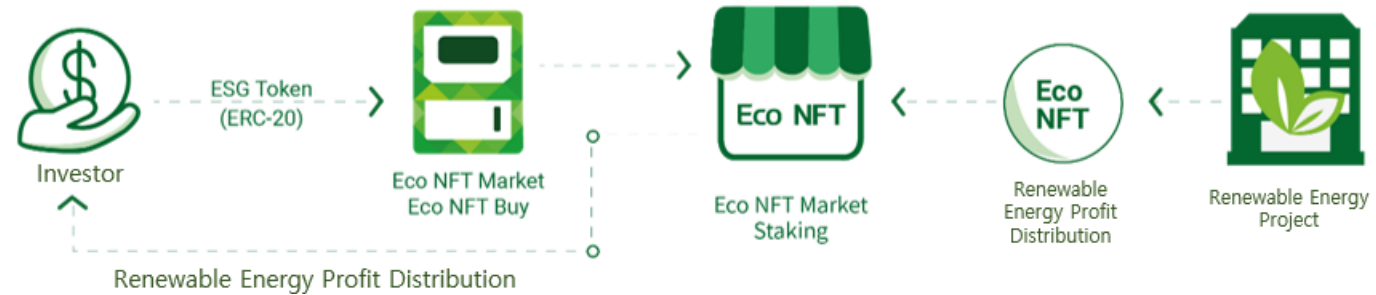


7. Voluntary Carbon Reduction Business

7.2. Connection with the Renewable Energy Investment

Profit from staking renewable energy NFT

By pre-purchasing renewable energy NFT, user can generate profit when renewable energy item is actually produced and sold.



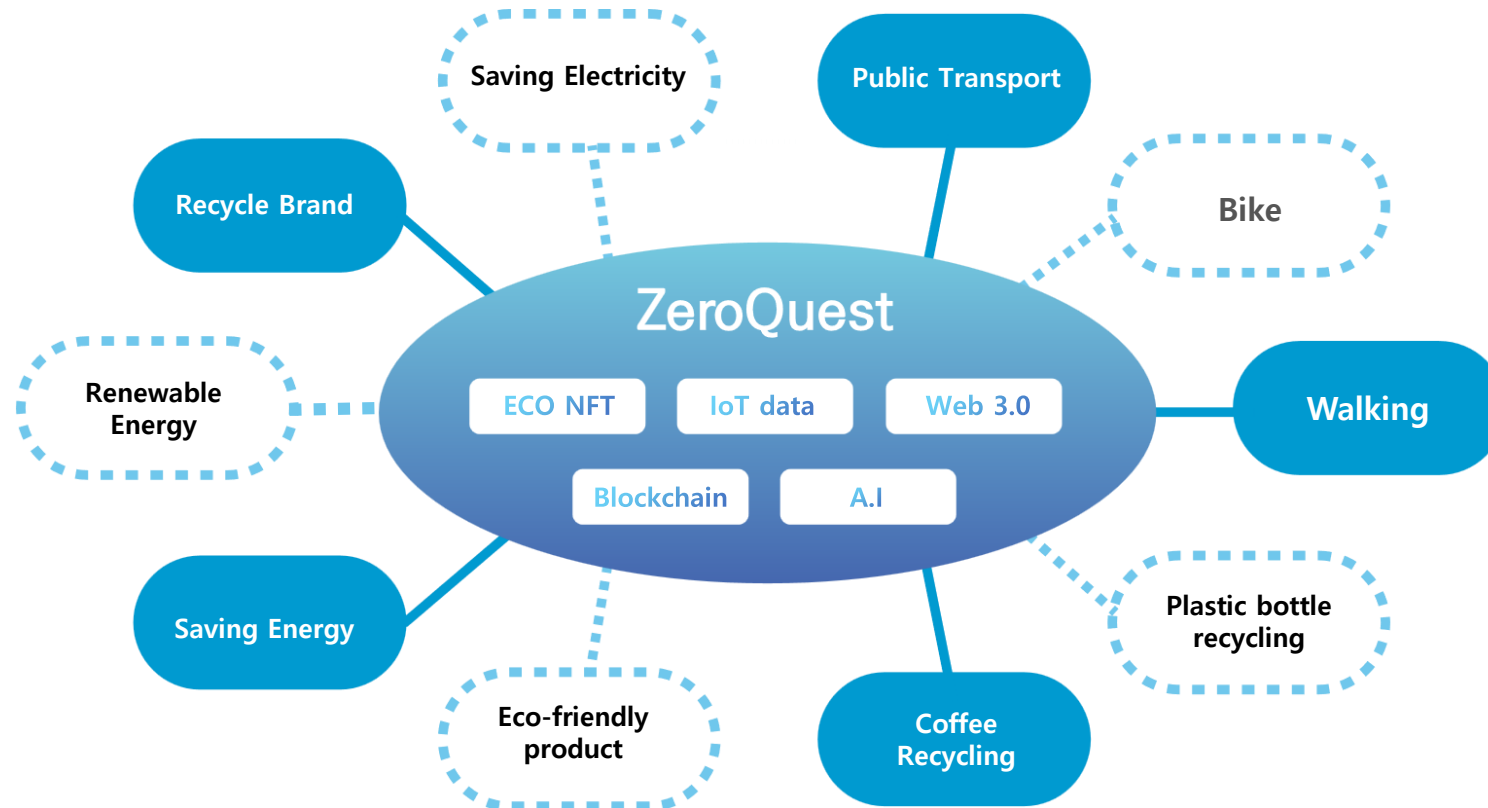
8. Voluntary Carbon Reduction Reward App: ZeroQuest

“ZeroQuest” is a reward application incorporating blockchain and AI technologies addressed to voluntary carbon reduction

Z2E (Zero to Earn), Web 3.0 application that provides a lifestyle in which users can voluntarily reduce carbon emissions in their lives and receive rewards accordingly

Recorded on the Blockchain and analyzed by AI, the IoT data on carbon reduction is used to provide rewards by ESG points

Maximization of synergy effect through strategic alliances



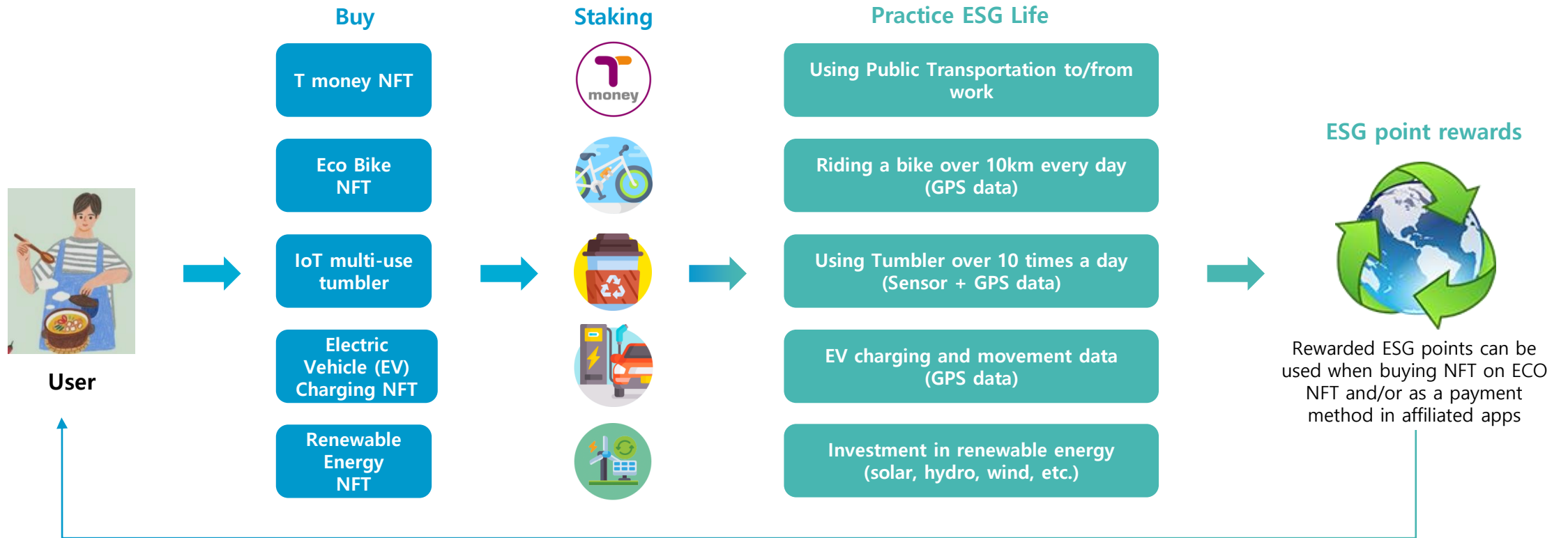
9. ZeroQuest user scenarios

Promotion of ESG life through reward system

Rewarded ESG points can be used when buying new NFT

ESG eco system to be expanded through new partnership utilizing ESG tokens as a payment method for provided services

Rewarded ESG points can be invested to Renewable Energy Projects with compatible reward system



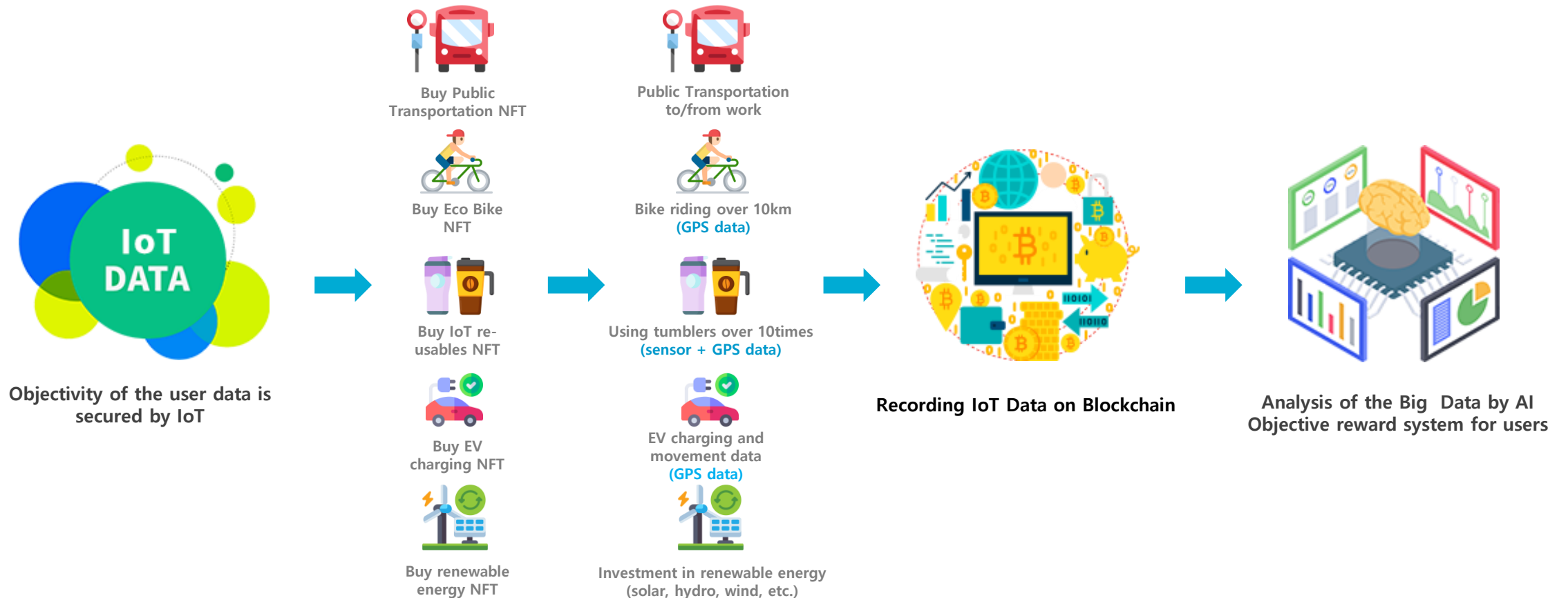
10. ZeroQuest = IoT Data + Blockchain + AI

Verification of Carbon Reduction through IoT, Blockchain & AI to secure objectiveness of the data

Reliability of fundamental data is secured by IoT obtained from voluntary carbon reduction items

While recording IoT data on the blockchain, AI analyzes carbon reduction data and provides ESG points to users

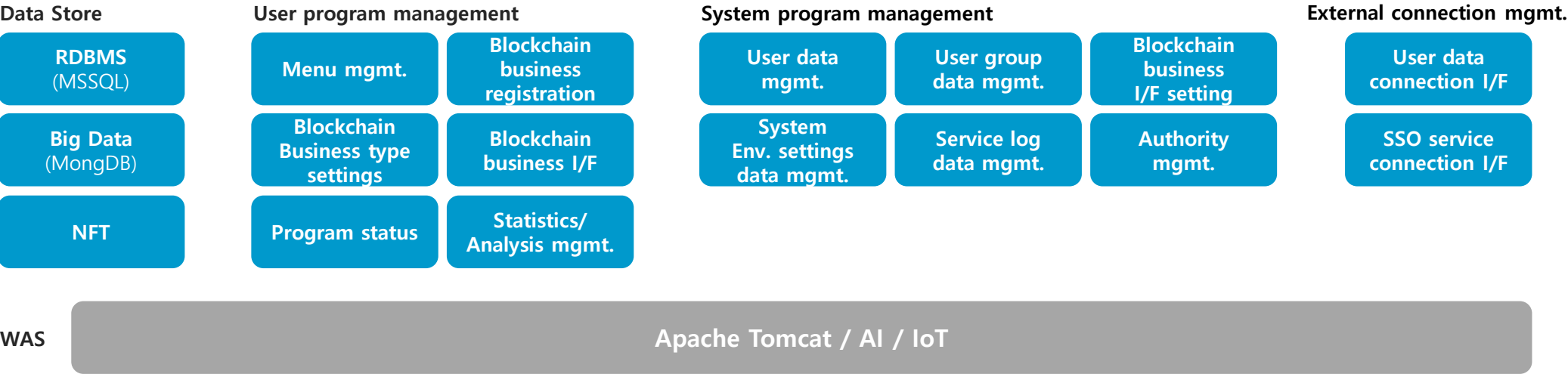
Users can protect own data, and nurture the perception of "compensation" for environmental protection.



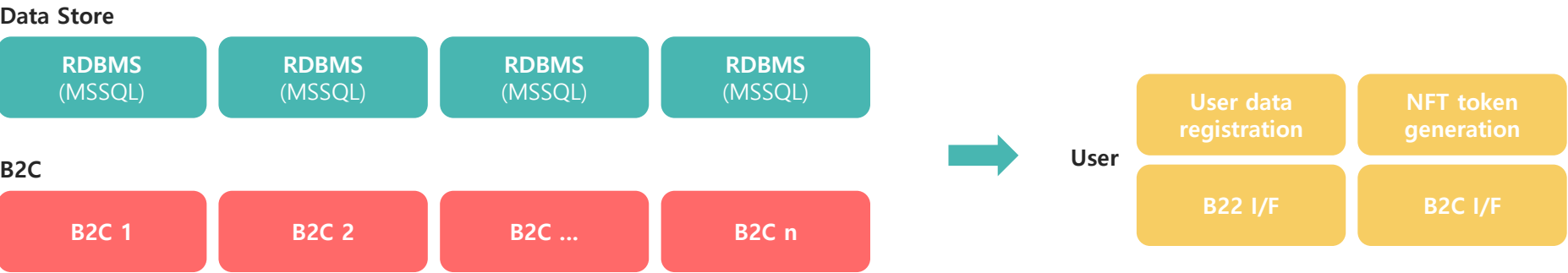
11. ZeroQuest/ Blockchain / AI network architecture

Architecture is designed and developed by IoT, blockchain, AI experts

Internal(Server)



External (User and B2B, B2C)



12. Major Sales_ Securing the profit

Profit from NFT & Voluntary Carbon Credits (VCM) sales

Direct sales > ESG NFT & ESG physical items sales

Indirect Sales > User ESG sales & acquisition of carbon credits through voluntary carbon reduction

ESG NFT sales



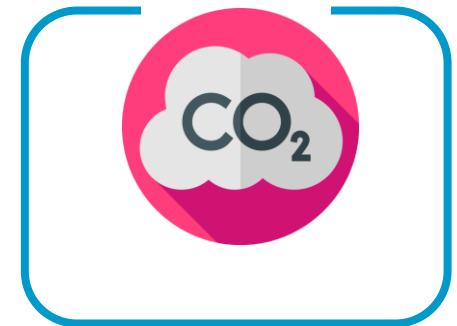
ESG NFT physical item sales



AI based ESG data sales



Carbon credits for voluntary carbon reduction

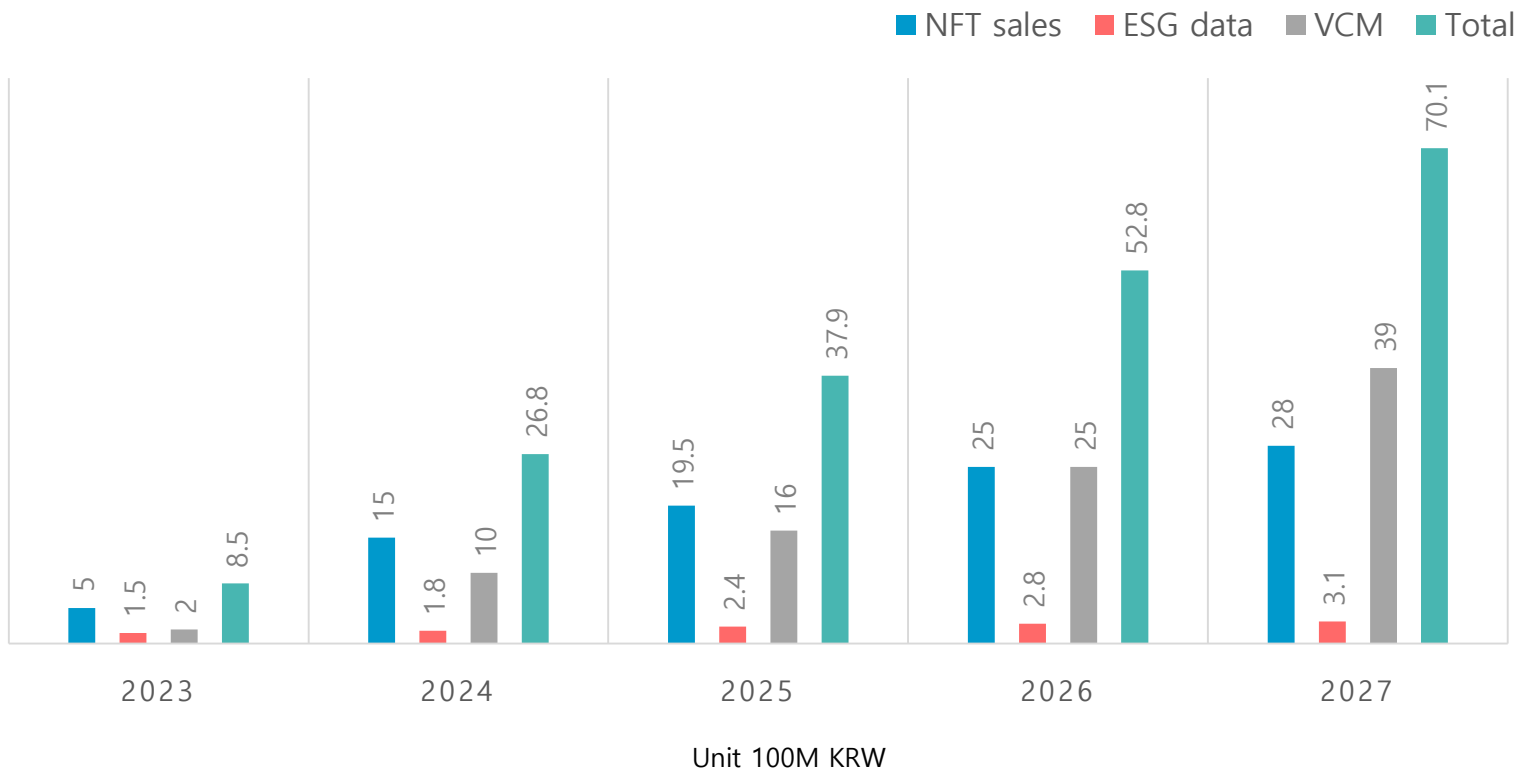


12. Major Sales_ Sales Target

Securing 1 million users by 2025, increasing NFT sales, maximizing profits through VCM sales

Increasing NFT sales and collecting the data through user growth

Maximizing the sales through voluntary carbon credit certifications





ESG Financial

ESG Token Economy

ESG Token is a Utility Token of ESG Financial

1. ESG Token info

ESG Financial (ESG) token issuance information

'ESG Financial' issued in total 49M ea. ESG ERC-20 tokens. Initial price for ESG token- 1USDT.

ESG Tokens can be used when purchasing NFT on ECO NFT Market, and ESG points received as rewards on ZeroQuest Dapp can be exchanged on ESG Tokens.

The ESG Token sale is limited to 7 million, 3.3 M ea. ESG tokens were sold through private sales. Sales funds are allocated for development of the project.

Additional 3.8 M ea. ESG tokens will be sold through OTC to strategic institutional investors.

1. Token Info

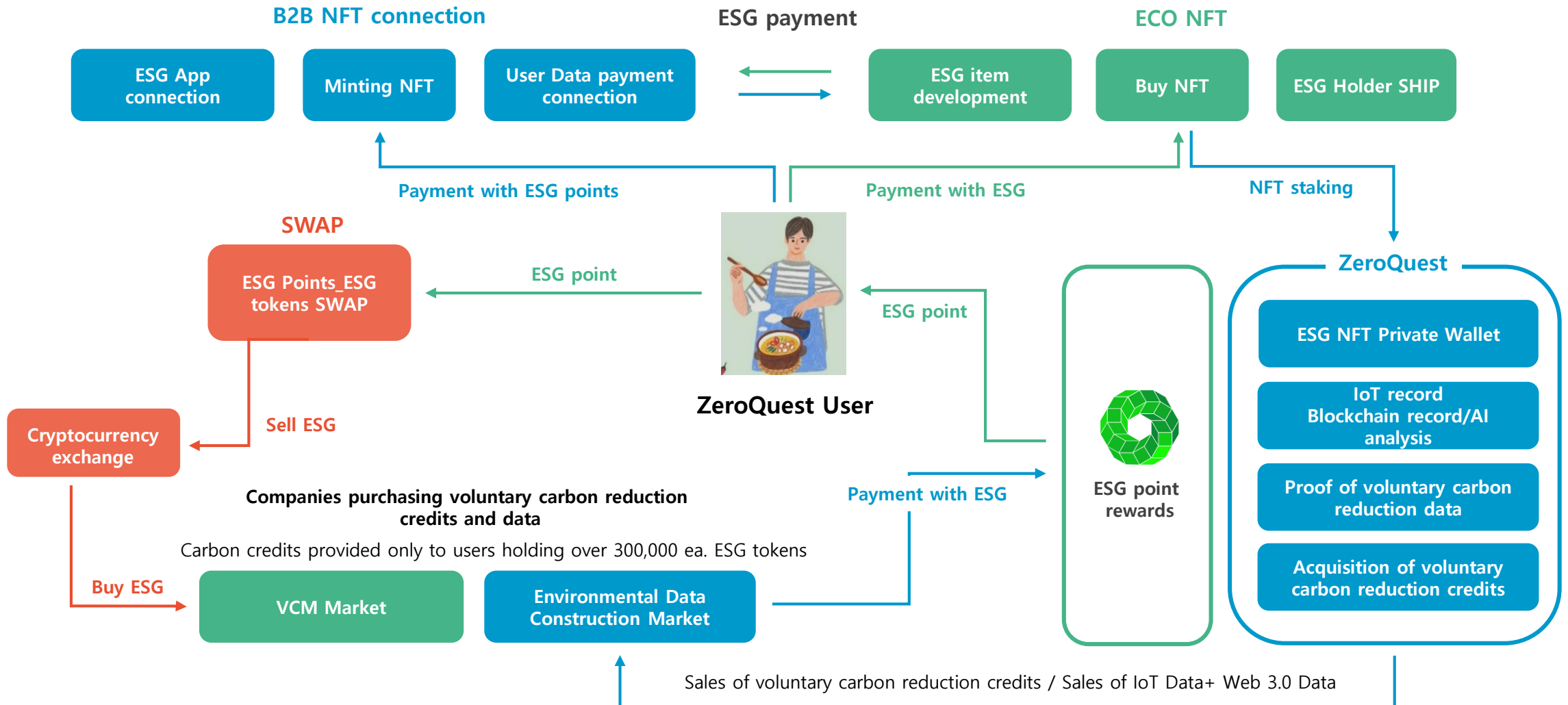
- Name **ESG** (ESG Token [ERC-20])
- Total Issuance 49,000,000 EA
- Issued tokens ESG (ERC-20) 49,000,000 EA

2. Token sales

Total Sale	7,000,000 (14.28%)	Price	1 ESG = 1 USD
Privat Sales	3,300,000 EA (Sales finished)	Sales	3,700,000 EA

2. Token economy

ESG token Ecosystem



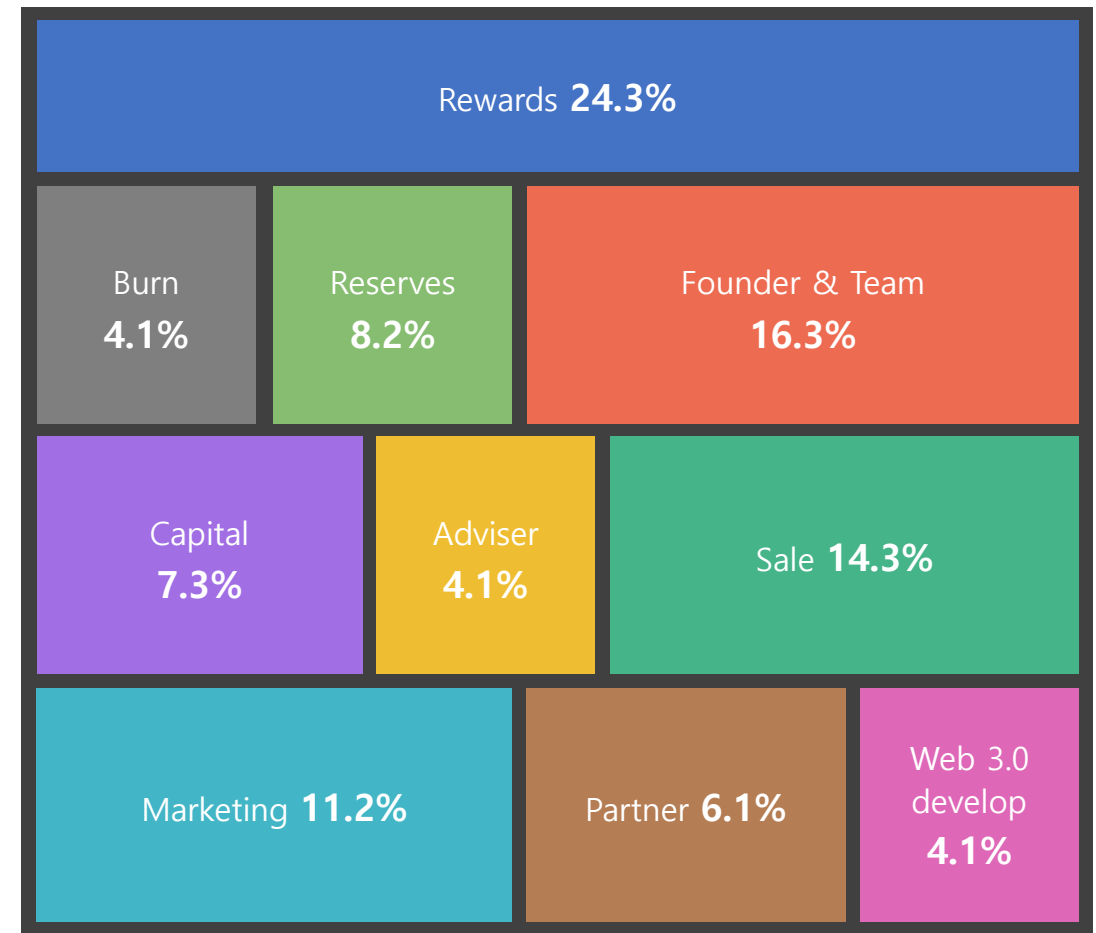
3. Token Allocation

ESG Financial (ESG) token allocation

ESG Token : ERC 20

Total ESG issuance	Allocation	49,000,000
Reserves	Foundation	4,000,000
Founders & Team	Founders & Team	8,000,000
Advisors	Advisors	2,000,000
Marketing	Project Marketing	5,500,000
Sales	Sales	7,000,000
Web 3.0 development	Web 3.0 development	2,000,000
Capital	ESG project investment	3,573,950
Partner	Partners	3,000,000
Rewards	ECONFT & token holder rewards	11,925,750
Burn	Burn	2,000,300
Total		49,000,000

ESG token allocation



4. ESG Financial Team

Blockchain team of 'ESG Financial Platform' is formed of Blockchain experts.

Blockchain Marketing & Development teams are dedicated to global expansion of "ESG Financial".



Kenny Han
CEO & Co-Founder

Master of Communications at JoongAng University

- ✓ Adjunct Professor, Advertising and PR, South Seoul University (~2017)
- ✓ Co-founder of [Pingstone Company]
- ✓ Head of Marketing at [Walton Chain Korea]
- ✓ CEO at [Core Interactive]
- ✓ Director at [Genis Communications]
- ✓ Founding member of [Chai Communications]



Brian Oh
Global COO

Bachelor of Science Finance, Business at San Jose State University

- ✓ Korea Country Manager / General Manager at [KING]
- ✓ Global business director at [Gamevil]
- ✓ Global Business Director at [Joycity]



Haemyung Cho
CSO

Ph.D. in Chemistry at Sungkyunkwan University

- ✓ Researcher, Bio-Nano Lab at [Gachun University]
- ✓ Researcher, Macromolecule Lab at [Sungkyunkwan University]
- ✓ Director at [Walton Chain Korea]
- ✓ Director at [DSK Tech]



Luna Jeong
General Manager

Bachelor of Chinese Language and Literature.

- ✓ Blockchain Influencer
- ✓ Marketing Course Instructor
- ✓ Completion of Business Chinese Financial Specialist Course (Blockchain)



Li Aleksandr
Global Marketing Manager

Master of International Business (Business Strategy)
At Hankuk University of Foreign Studies

- ✓ Strategy Business Planning Manager at [Kobea Group]
- ✓ Business Development Manager at [Bitget Exchange]
- ✓ Sales& Marketing Manager at [Blockchain Company]
- ✓ AWS Business Professional Certified [Digital]
- ✓ Speaker

4. ESG Financial Team

Blockchain team of 'ESG Financial Platform' is formed of Blockchain experts. Expertise in DeFi, DEX, Dapp, NFT, Mainnet, etc.



Sam Sung Park

CTO

- ✓ General Development Manager at [ECO NFT]
- ✓ Development of renewal system for [Hanjin Heavy Industries]
- ✓ Development of mobile system for [Culture Land Cultural Gift Certificate]
- ✓ Development of 7 Mobile for [SK Telecom]



Jong Won Lee

CTO

- Backend developer with 10 years of experience
- ✓ Incheon Airport Emergency Situation Control System - Situation management program and integrated system development [PHP]
 - ✓ Development of real-time GPS public mask app [Android]
 - ✓ Video lecture website operation management LMS [ASP, jquery, AJAX]



Min Sung Jang

Development team leader

- ✓ Blockchain Development Team Leader at [ECO NFT]
- ✓ Mobile system construction and hybrid app development for [Culture Land]
- ✓ Development of [Yura] Ordering System
- ✓ Development of integrated system at [Daehang Hospital]



Seungho Oh

AI developer

- Bachelor of Electronic Communication Engineering
- ✓ CEO of F1Soft
 - ✓ Solutions development for [Wooyang Information System Co., Ltd.]
 - ✓ Received Award from the Minister of Science and ICT for Contribution to the Development of AI Industry (December 2022)



Ilwoo Lee

AI Developer

- PhD in Advertising and Public Relations at [Dongguk University]
- ✓ Geumgang Planning, Ministry of Employment and Labor, [Korea AI Blockchain Convergence Institute, A1 Soft Co., Ltd.]
 - ✓ Ministry of Science and ICT AI learning data construction project
 - ✓ Presidential Award for Public Relations Merit,
 - ✓ Presidential Chief of Staff Award, Minister of Employment and Labor



Kim Yong Hyun

Developer

- Master of Knowledge Information Engineering at [Ajou University]
- ✓ Front End developer of [ECO NFT]
 - ✓ Completion of the Blockchain Intermediate Private Application Service development at [Seoul ICT Innovation Square]
 - ✓ Completion of the Multi-Campus Data Science / Engineering Course

5. ESG Financial Advisors

'ESG Financial ' advisors are experts in the fields of environment, economy, and fintech.



Myung Hwan Rim

Ph.D.

Ph.D. in Economics at [Hanyang University]

- ✓ Visiting Scholar at [Stanford University]
- ✓ President of KABC
- ✓ President of (The 13th), KITA
- ✓ Principal Researcher at ETRI
- ✓ Professor at [University of Science & Technology]
- ✓ Manager and Director of the [Government R&D Project]



Chang Seob Keum

Ph.D.

Ph.D., in Engineering at [KAIST]

- ✓ CEO at [Big Picture Lab]
- ✓ Director at [Software Engineering Society]
- ✓ Director at [Korea CDE Academy]
- ✓ Deputy Chairman at [5G Forum Convergence Service Committee]
- ✓ Visiting researcher at [University of Florida]



Kyung Mi Park

Legal Advisory Lawyer

Master of Intellectual Property Law at [KAIST]

- ✓ Department of Chemical Biology at [Seoul National University]
- ✓ Northwestern Law School LLM
- ✓ Advisory Attorney at [ECO NFT]
- ✓ Lawyer at [Jay law firm]
- ✓ Advisory lawyer at [Real Content Factory co. Ltd.]
- ✓ Legal Director at [The White Communication Co., Ltd.]
- ✓ Attorney at [Anti-Corruption and Civil Rights Commission Advisory]



Byung Sun Lee

Advisor

Ph.D. in Computer Science at KAIST

- ✓ COO at bigpicturelabs inc.
- ✓ Director and project manager at ETRI
- ✓ Visiting scholar at San Jose State University
- ✓ IT Standard Expert of MIC, Korea
- ✓ Director of NONF, u-Work Forum, BcN Forum and SDN/NFV Forum
- ✓ Board member of Multi-service Switching Forum



Hogeun Lee

Ph.D.

Ph.D. of Mechanical Engineering at [Inha University]

- ✓ Planner of Electric Vehicle Safety Evaluation Committee at [Korea Land, Infrastructure, Transport and Science Agency]
- ✓ Expert member of [Jeju Electric Vehicle Business Development Committee]



Jong Cheol Jeong

Certified Public Accountant

Managing Director/Head of ESG Center

- ✓ Head of ESG Center at [BDO Seonghyun Accounting Firm]
- ✓ Sanctions Review Committee member at [Korea Export-Import Bank of Korea External Economic Cooperation Fund (EDCF)]
- ✓ Development Director at [Year-end tax settlement program YETA]
- ✓ HCM module advisor at [SAP Korea]
- ✓ National Private University Financial Management Council Advisory Committee

6. ESG Financial Partner

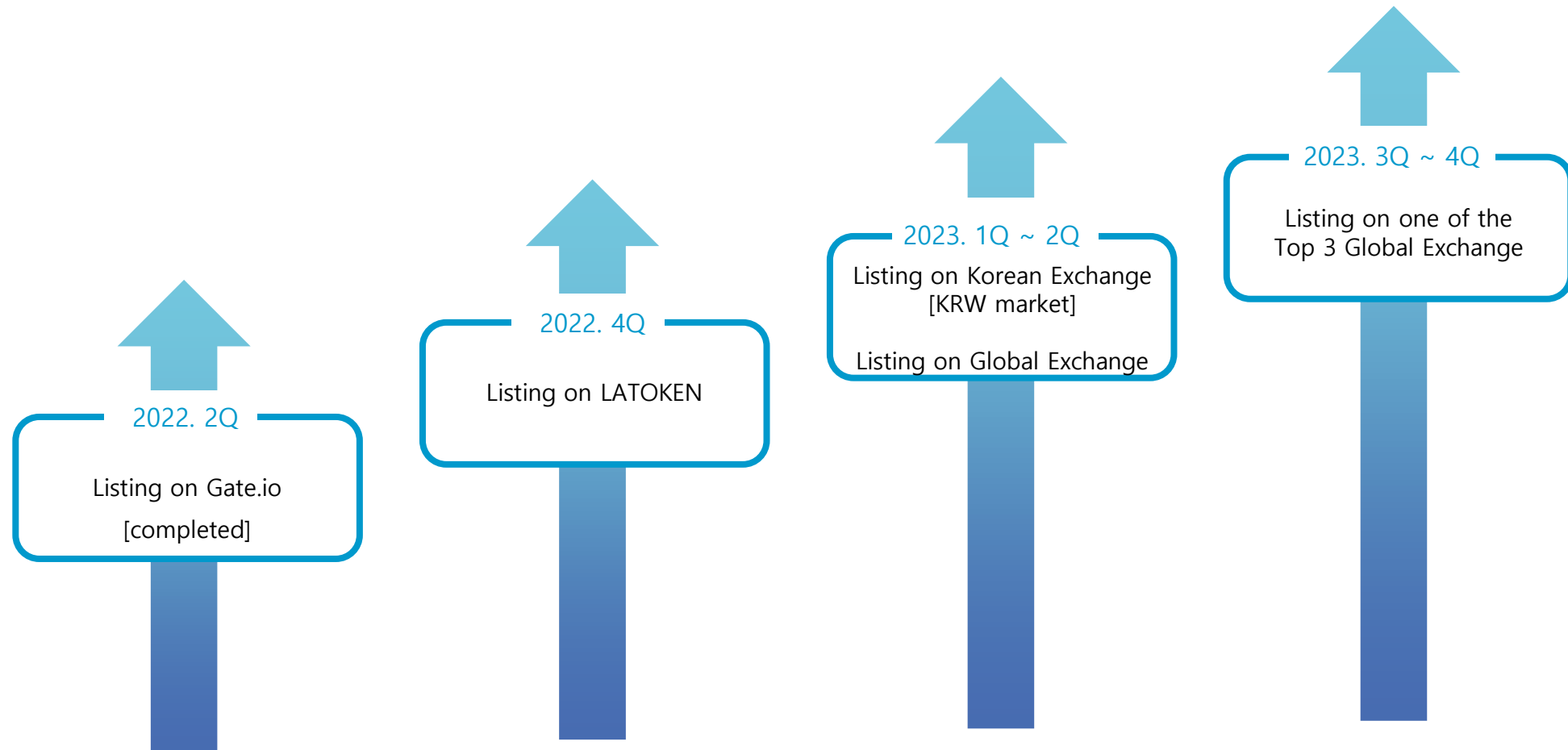
ESG Financial' expands the ecosystem through collaboration with the global development, marketing, and blockchain companies.



7. Road Map_Listing on Cryptocurrency Exchanges

'ESG Financial 'utility token 'ESG' was listed on Global Cryptocurrency Exchange [Gate.io] in March 2022. In line with Roadmap ESG will be continuously get listed on Top Cryptocurrency Exchanges.

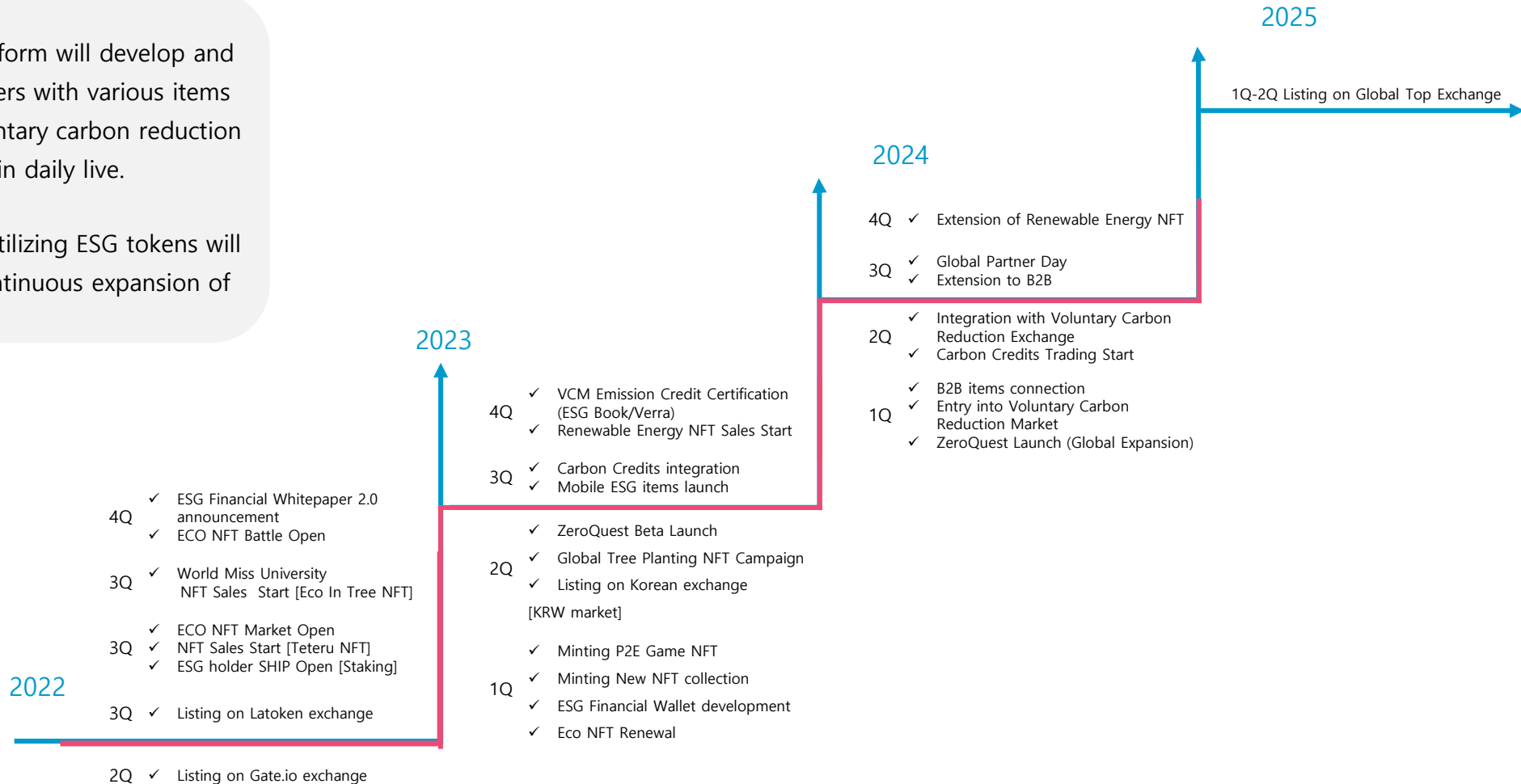
In the 1st half of 2023 ESG token is planned to get listed on one of the top Korean cryptocurrency exchanges [KRW market].



7. Road Map

ESG Financial has developed and operating ECO NFT. By integrating ZeroQuest, ECO NFT is aiming to create a new paradigm of voluntary carbon reduction business. Through collaborations with various projects, ESG Financial will take a lead in the voluntary carbon reduction market.

- ESG Financial Platform will develop and provide global users with various items encouraging voluntary carbon reduction and ESG practice in daily live.
- Rewards system utilizing ESG tokens will be secured by continuous expansion of the ecosystem



8. Mid-Long term Business Expansion

Development of ESG NFTs with attractive reward system

B2C > Promotion of use cases and reward system, by converting various ESG practices (applicable in daily life) into NFTs.

B2B > Development of ESG-related consumption products, converting them into NFT with the aim to increase user convenience and provide reward system.

AI IoT Data > Promotion of data sales through continuous DB construction. Development of the real products items actually tied to IoT data.

B2C

Development of various ESG NFT items such as mobile phone usage ESG NFT, bike riding ESG NFT, using stairs NFT etc. backed by ESG practice data. User influx secured by reward system for using the apps.

B2B

Integration with ESG-related apps, ESG recycling products, renewable energy investment apps, through collaboration with various companies. Development of ESG items. Securing application usage through SWAP for rewards points.

AI IoT data

Application of AI analysis data system and IoT data system to measure users' voluntary carbon reduction. Additional profit increase through long-term big data construction, data analysis and sales.

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The background features a horizontal gradient from a deep blue on the left to a light teal on the right. Overlaid on this are four large, overlapping circles. The first two circles on the left are a vibrant blue, while the last two on the right are a lighter, minty green. The text "Thank You" is centered in the middle of the image, overlapping the boundary between the blue and green circles.

Thank You
