ICO
SDGA TOKEN

Introduction SDG Linked Token:
Revolutionising Sustainable Development
with Regenerative Finance.

SDG Assessment Ltd

TABLE OF CONTENTS

Initial Coin Offering (ICO) White Paper for the SDGA Token

ABSTRACT

Businesses face increasing sustainability related risk from global megaforces namely;

- Climate Change
- Energy and Fuel
- Material Resource Scarcity
- Water Scarcity
- Population Growth
- Urbanization
- Wealth
- Food Security
- Ecosystem Decline
- Deforestation

Despite this ⅔ of businesses have no plan for sustainability, 1 in 5 businesses with no understanding of net zero emissions and carbon footprint is a mystery to 9 out of 10 small businesses. Specifically, humanity is on a pathway to only achieving less than 20% of targets for United Nations Sustainable Development Goals (SDG) (British Chamber 2021) (Independent 2021)(ASQ 2021).

In the evolving landscape of Regenerative Finance (ReFi), Initial Coin Offerings (ICOs) present a unique opportunity to fund initiatives aligned with the UN SDG. This white paper proposes the creation of an SDG-linked token (SDGA) that leverages risk management tools i.e. SDG Assessment Platform, the Sustainability Performance Framework Plus (SPF+) alongside the UN Sustainable Development Performance Indicator (SDPI) scorecard.

The SDGA token approach consists of three pillars: Sustainability Asset Tokenization, Sustainability Risk Management and Community. By integrating blockchain technology with sustainability metrics, SDGA aims to facilitate investment in low carbon cryptocurrencies, bonds, carbon credits, plastic credits, biodiversity credits and projects that contribute to achieving SDGs, while providing transparency and measurable impact.

INTRODUCTION

As we’re writing this, the planet is in the grip of forest fires, catastrophic floods and drought exacerbated by increasing global temperatures precipitated by climate change. Despite this gloom there is an opportunity to transition towards a green economy and mitigate climate change risk. The challenge is to transform 99.9% of our economy into sustainably managed enterprises As global megaforces intensify, the need for innovative ReFi mechanisms that support sustainable development becomes paramount.

SDGA, as a fundraising model, can harness the collective power of blockchain technology and cryptocurrency to mobilize capital for projects that drive social and environmental impact providing “greenium" returns for investors. This paper outlines a framework for an ICO that issues a token designed specifically to fund ReFi initiatives aligned with the SDGs, utilizing the research based SDG Assessment tool and UN SDPI scorecard to assure accountability and effectiveness. ©SDG Assessment is a sustainability, environmental, social and governance (ESG) performance reporting tool that assists businesses with benchmarking their performance in relation to UN Sustainable Development goals (SDGs) utilising the UN SDPI scorecard (SDPI 2022)(UN 2024a).

OPPORTUNITY

The global shift towards sustainability is not only a moral imperative but also a significant economic opportunity. With billions required annually to achieve the SDGs, traditional funding sources alone are insufficient. ReFi initiatives using digital tokens can democratize investment, allowing a diverse range of stakeholders to contribute to and benefit from sustainable development initiatives. The proposed SDGA token will enable investors to support projects with defined goals and measurable outcomes, promoting transparency using the SDG Assessment SPF+ and SDPI scorecard. SDGA token aims to be the globally recognised ReFi digital asset for sustainability and ESG impact investment to close the annual $4 trillion SDG Financing Gap (Impact Investor 2024). Our target is to achieve 23% of the global market share for the ESG impact projects aligned to SDGs by 2030.

MARKET ANALYSIS

The blockchain space has witnessed exponential growth, with ICOs comprising a more than $3 Trillion market in 2024 alone. However, the integration of sustainability metrics within this framework remains underexplored. By targeting environmentally and socially conscious investors, the SDGA token can tap into a burgeoning market that prioritizes ethical investment while offering potential returns a $1.571 trillion USD with a CAGR 21%. Despite this there is an annual $4 trillion SDG Financing Gap.

The United Nations launched the Sustainable Development Goals (SDGs) in 2015, a comprehensive framework encompassing 17 interconnected goals and 169 targets designed to eradicate poverty, safeguard the planet, and ensure prosperity for all. SDGs comprise namely No poverty (SDG 1), Zero hunger (SDG 2), Good health and well-being (SDG 3), Quality education (SDG 4), Gender equality (SDG 5), Clean water and sanitation (SDG 6), Affordable and clean energy (SDG 7), Decent work and economic growth (SDG 8), Industry, innovation and infrastructure (SDG 9), Reduced inequalities (SDG 10), Sustainable cities and communities (SDG 11), Responsible consumption and production (SDG 12), Climate action (SDG 13), Life below water (SDG 14), Life on land (SDG 15), Peace, justice, and strong institutions (SDG 16), and Partnerships for the goals (SDG 17). These ambitious policy initiatives provide a global blueprint for sustainable development.

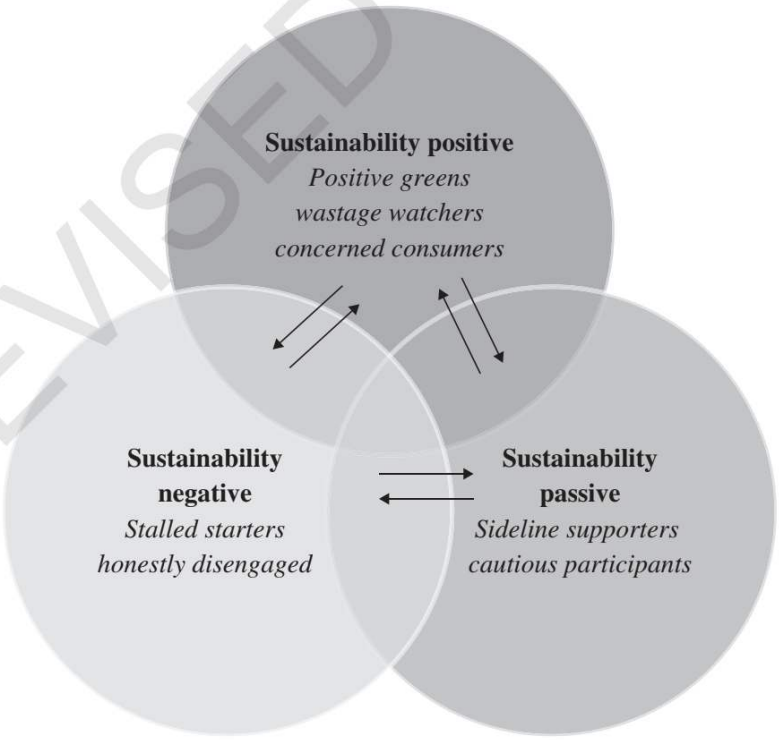
Building upon this foundation, the UNRISD introduced the Sustainable Development Performance Indicators (SDPIs) in 2022. SDPIs offer a robust set of metrics for measuring and evaluating progress toward the SDGs. Their application extends to assessing the ESG impact of various development initiatives, providing a more granular understanding of sustainability performance.

The ESG (Environmental, Social, and Governance) framework broadens the scope of sustainability beyond purely environmental concerns. It provides a structured approach for stakeholders to evaluate how organizations manage environmental, social, and governance risks and opportunities. Projections indicate that ESG assets under management could reach a staggering $50 trillion by 2025, representing one-third of global assets under management. This significant growth underscores the critical need for clear and consistent ESG definitions and reporting standards. While ESG's broad scope offers advantages, its lack of precise definition has led to criticism, with some arguing that the more clearly defined Net Zero and SDG frameworks offer superior accountability for businesses and non-profits.

Net Zero represents the ambitious goal of reducing greenhouse gas (GHG) emissions as close to zero as possible. A growing coalition of nations, organizations, and businesses are actively implementing strategies to achieve Net Zero, often incorporating carbon offsetting mechanisms such as purchasing carbon credits (UN 2024b). The Voluntary Carbon Market (VCM) is set to grow to $17.1 Billion USD by 2027 with a CAGR of 42.91% over the forecasted period of 2022-2027.

The Kyoto Protocol (1997) and its successor, the Paris Agreement (2015), established international frameworks for CO2 emission targets and the creation of a carbon credit trading system, representing significant milestones in global climate action.

Within this operational landscape of myriad compliance obligations our research reveals that individual investor behavior can be categorized along a three-dimensional spectrum, reflecting varying degrees of engagement with SDG, ESG and net zero issues. This spectrum ranges from highly proactive, sustainability-positive investors to those who are sustainability-negative, as well as a significant group of sustainability-passive investors.



The positioning of these investors are influenced by their proximity to sustainability matters, which shapes their attitudes and actions. Those impacted by sustainability issues tend to exhibit a stronger commitment to ESG practices, actively seeking out investments that align with their values. Conversely, investors who are more distant from these issues may either engage in less sustainable practices or remain indifferent, showing little to no active consideration of sustainability in their investment decisions (Unilever 2017) (James 2015).

Understanding this spectrum is crucial for the SDGA token to engage with investors on ReFi and sustainability. By recognizing the factors that drive investor behavior, we tailor their messaging and outreach strategies to resonate with different segments of the investor community. This insight not only enhances communication efforts but also fosters a more significant alignment between investment practices and sustainable development goals.

In summary, our findings highlight the diverse attitudes of individual investors towards SDGs, emphasizing the importance of proximity to sustainability issues in shaping their behaviors. By leveraging this knowledge, SDGA token can better connect with investors, promoting sustainable initiatives that appeal to both proactive and passive audiences.

METHODOLOGY

The SDGA token will benchmark the Green Crypto Research listing of digital assets, ISO 53002 ISO/UNDP guidelines for the SDGs, IWA 48: 2024 Framework for implementing environmental, social and governance (ESG) principles, IWA 42: Net Zero Guidelines incorporated in our proprietary research based SPF+ framework and UN Sustainable Development Performance Indicator (SDPI) scorecard.

Sustainability assurance is the evaluation of the effectiveness of actions taken by an organization to achieve its goals and objectives within its operational context, acknowledging planetary constraints and the needs of future generations (James, 2018). The use of SDPI such as carbon footprint and water footprint to evaluate the present non-financial consequences and future risk implications of strategic decisions are not yet mainstream among enterprises. Critically the world is not on track to achieve SDGs and Agenda 2030. The focus being on the implementation of these tools within listed companies and large non-governmental organizations albeit with limited emphasis on the pursuit of sustainable innovation in terms of products and services (James, 2015).

Key elements of our methodology have been validated by the members of the American Society for Quality (ASQ) Energy and Environmental Division Council and published in Quality Progress the official journal of the ASQ. Our risk management approach incorporates elements of both the Sustainable Strategic Growth Model (SSGM) which can help organisations reduce emissions by 28% annually (James, 2015)

SDGA token will seek returns from a curated selection of both crypto assets and digital assets such as carbon credits, plastic credits, biodiversity credits and SDG-linked bonds that excel in Environmental, Social, and Governance (ESG) criteria, as evaluated by Green Crypto Research with detailed analysis using the SPF+ the world’s only digital UN SDPI Scorecard.

Creation of low carbon ecosystem: mint carbon credit, plastic credit and biodiversity credit tokens to integrate action on SDGs, compliant with Global Blockchain Business Council Voluntary Ecological Markets (VEM) Overview and the Integrity Council for the Voluntary Carbon Market Core Carbon Principles (CCPs.

Carbon credits, plastic credits and biodiversity credits generated from SDG linked projects will be tokenized to:

- offset SDGA ecosystem carbon footprint
- generate revenue from sales on voluntary ReFi market using SDGA tokens or fiat currency
- distribution as a loyalty bonus to long term SDGA token holders

TOKEN UTILITY

The SDGA token is designed to serve multiple functions:

Investment Vehicle: Allowing holders to invest in vetted projects and cryptocurrencies contributing to specific SDGs.

Reward Mechanism: Incentivizing token holders with rewards for supporting high-impact initiatives.

Access to Resources: Providing token holders with access to exclusive reports and insights generated through the SPF+ and SDPI scorecard assessments.

Tokenomics

SDGA will issue a fixed supply of tokens, with a portion allocated to project funding, operational costs, and community incentives. A transparent allocation strategy will be implemented to ensure that funds are directed towards initiatives with clear sustainability impacts aligned to all 17 SDG and 61 UN Sustainable Development Performance Indicators.

ECOSYSTEM INTEGRATION

The proposed token will integrate with the Solana utilizing its marketplace and social trading features to enhance visibility and engagement for funded projects. By connecting investors with project leaders, our ecosystem will facilitate knowledge sharing and collaboration, driving collective impact.

IMPLEMENTATION PLAN

Phase 1: Web Launch / Development

- Platform Integration: Collaborate with the team to develop the technical infrastructure for token issuance and management.

- Project Vetting: Establish criteria and processes for assessing and selecting projects that align with the SDGs using the SPF+ and SDPI scorecard.

Phase 2: ICO Launch

- Marketing Campaign: Launch a comprehensive marketing strategy targeting ethical investors, NGOs, and corporate partners.

- Community Engagement: Build a community of stakeholders through social media, webinars, and partnerships to promote awareness and participation in the ICO.

Phase 3: Post-ICO Management

- Impact Reporting: Use the SPF+ and SDPI scorecard to provide regular impact assessments to token holders, ensuring transparency and accountability.

- Continuous Improvement: Solicit feedback from the community to refine project selection and token utility based on investor and stakeholder insights.

The proposed SDGA token offers a transformative approach to fundraising for sustainable development projects. By leveraging blockchain technology and robust SDG Assessment tools, this ICO has the potential to attract diverse investments while ensuring measurable impacts aligned with the SDGs, paving the way towards a sustainable future, driving both economic growth and social responsibility.

The SDGA token will be structured to incentivize participation from both investors and project developers in key aspects such as:

Token Utility: Holders can use tokens to invest in vetted SDG projects, access exclusive reports, and participate in governance decisions regarding project funding.

Revenue Model: A small transaction fee will be applied to each investment, which will fund the ongoing development of the platform and provide returns to investors.

Impact Bonuses: Projects that exceed their impact targets will be eligible for bonuses, which will be distributed to token holders, further aligning financial success with social impact.

To incentivize long-term investment in the SDGA token, a structured token distribution strategy is essential. Below are key components of this strategy:

VESTING PERIODS

SDGA Token will implement a vesting schedule for token allocations to prevent immediate selling and encourage long-term holding. i.e.

Team and Advisors: Tokens allocated to team members and advisors will be vested over 2 years, with a cliff period of 1 year before any tokens are released.

Early Investors are offered a tiered vesting schedule, where 10% of tokens are released immediately, followed by gradual releases over a defined period of 12 months up to 50% of all tokens available for sale.

STAKING REWARDS

Key to our strategy is the deployment of a staking mechanism where token holders can lock their tokens in exchange for rewards. This can take various forms:

- **Interest Payments:** Provision of additional tokens for those customers who stake/retain their tokens for a minimum period of 1 year.

- **Carbon Credits:** excess tokenized carbon credits generated from SDG related projects will be distributed to token holders who retain tokens for a minimum period of 2 years.

- **Governance Participation:** SDGA token holders will be encouraged to participate in governance decisions regarding project funding and direction, incentivizing active involvement in the community.

LOYALTY BONUSES

Implement a loyalty bonus system to reward long-term holders:

Tiered Bonuses: Offer additional tokens or benefits based on the length of time tokens are held holders will receive an ex-gratis receive bonus of tokens at 0.25% of the total tokens held at 6-month, 0.50% of total tokens acquired at the 1-year milestone, and 1% of total tokens acquired at the 2-year milestones.

Impact Bonuses: Projects that meet or exceed their sustainability targets will distribute 4% of their gains back to token holders, rewarding them for their investment in impactful initiatives

Exclusive Access: Long-term holders gain access to exclusive projects or investment opportunities within the ecosystem, enhancing their engagement.

Carbon Credit tokens arising from projects will also be allocated to long-term holders in the event that they are not used to offset SDGA emissions or sold on voluntary carbon credit markets.

Reduced Transaction Fees

SDGA will encourage long-term holding through reduced transaction fees for users who maintain a minimum balance of tokens. Mainly through Fee Discounts, as such provide lower fees for trading or participating in the platform for users who have held their tokens for an extended period.

IMPACT REPORTING AND TRANSPARENCY

Regularly provide impact reports to token holders, highlighting how their investment contributes to the SDGs. This transparency can enhance trust and encourage holders to maintain their investments:

Performance Metrics: Utilization the SPF+ and SDPI scorecard to share tangible outcomes of funded projects, reinforcing the value of holding the token.

DYNAMIC SUPPLY ADJUSTMENTS

SDGA will deploy the following mechanisms to adjust the token supply based on holding pattern implementing Burn Mechanisms i.e. periodic token burns based on certain criteria, which can create scarcity and encourage long-term holding as the perceived value increases.

To enhance token value a portion of 30% of management fees will be shared with Liquidity Pools (LPs) and stakers. This mechanism aims to increase demand and support token appreciation.

By combining these strategies, the SDGA token supports a robust framework that incentivizes long-term investment, aligns the interests of stakeholders, and ultimately supports the successful achievement of sustainability goals.

REVENUE DISTRIBUTION MODEL

The success of the SDGA token relies on a well-defined tokenomics structure and a transparent revenue distribution model. Here’s a detailed breakdown:

Token Structure

Token Type: SDGA will be Solana compliant token, ensuring compatibility with major wallets and exchanges.

Total Supply: Fixed supply of 8 billion tokens to create scarcity and enhance value over time.

Token Utility

Investment Access: Tokens can be used to invest in vetted green crypto currencies and SDG projects listed on the platform.

Governance: Token holders will have voting rights on project selection, funding allocations, and platform upgrades, promoting community engagement.

Access to Reports: Holders gain exclusive access to impact reports and analytics on project performance.

Transaction Fees

A small processing fee of 1% will be charged on each transaction made using the SDG-linked token. This fee will be divided as follows:

Platform Development: 40% of the fees will go towards maintaining and enhancing the platform, including technological upgrades and user experience improvements.

Reserve Fund: Allocation of 10% of fees to a fund dedicated to high impact projects aligned to SDGs

Project Support: 30% will be allocated to supporting LPs, Stakers, project developers, helping them scale their initiatives and ensuring ongoing project viability.

Community Engagement: 20% will fund community-building activities, marketing efforts, and educational resources to attract new investors and participants.

RESERVE FUND

A separate fund consisting of 35% of all generated tokens will be established to support emerging projects aligned with the SDGs whereby 10% of all transaction fees will be directed to this fund, which can be accessed by projects demonstrating potential for significant impact. A management fee of 2% of Assets Under Management (AUM) value is being allocated for legal, accountancy and administration expenses.

Selection Criteria: We focus on the top cryptocurrency and ReFi assets investment in leading SDG-linked projects that have received the highest SDPI scores..

Weighting: Each asset is weighted based on its current market capitalization, with a cap of 25% per asset. Should any asset exceed this cap, its excess weight will be redistributed equally among the remaining assets in the fund.

Rebalancing Schedule: Our fund undergoes a monthly rebalancing on the last business day of each month, keeping SDGA token aligned with the latest SDG Assessment evaluation and SDPI scoring.

Investment Rationale: By investing in digital assets and projects with high SDG Assessment evaluation and SDPI scores, positions fund to support liquidity and attract support from environmentally and socially conscious individuals and institutions for the SDGA enhancing the potential for growth and funding.

ANNUAL REPORTING AND TRANSPARENCY

An annual report will be published detailing revenue generated, distribution of funds, and the impact of financed projects. This report will enhance trust and transparency, ensuring that all stakeholders understand how funds are utilized and the outcomes achieved.

The tokenomics and revenue distribution model of the SDGA token are designed to create a sustainable ecosystem that aligns financial incentives with social and environmental impact. By fostering community engagement, ensuring transparency, and rewarding both investors and project developers, this model aims to drive significant contributions toward achieving the Sustainable Development Goals.

ROADMAP

Q1 Whitepaper Release & Token Development and Launch

- Finalize and release a comprehensive whitepaper detailing the SDGA Token, its role, and utility within the ecosystem.

- Complete the SDGA Token’s development, including the design of tokenomics, governance structure, and distribution model.

- Pre- Launch the SDGA Token on a decentralized blockchain, making it available for early backers and investors.

Q2 SDGA Website Development, Initial Marketing, and Community Building

- Begin development of the SDGA Website, focusing on core features and a user-friendly experience.

- Kick off initial marketing campaigns to create awareness about the SDGA Website and token.

- Establish and grow a strong community through social media, webinars, and online groups, incentivizing early adopters to join and engage.

Q3 Token Utility Implementation and Partnerships

- Integrate SDGA Token utilities into the website, such as payment options, staking, and governance features.

- Form strategic partnerships with SDG-aligned organizations, businesses, and NGOs to enhance credibility and adoption.

- Conduct workshops and community events to highlight the SDGA Token’s applications in sustainability-focused initiatives.

Q4 Full Website Launch, Ecosystem Expansion, and Future Planning

- Officially launch the full SDGA Website with comprehensive tools for SDG assessments, analytics, and reporting.

- Expand the SDGA ecosystem by exploring additional integrations and potential cross-chain expansions for enhanced token utility.

- Update the roadmap, outlining future goals, new partnerships, and long-term growth strategies for the SDGA Token and website.

The roadmap provides a clear path for establishing the SDGA ecosystem, ensuring strategic growth and engagement for the token, website, and overall community.

ENSURING PROJECT VETTING AND FRAUD PREVENTION

Generally, sustainability/ESG reporting is a voluntary initiative of which its implementation costs are considered prohibitive except for those firms with near monopolistic profits (Hicks, 2010). Studies also reveal that footprints by nature record historical impact and do not incorporate the views of future generations (Holland, 2003).

The lack of utility of sustainability indices such as the Global Reporting Index as an indicator of an organization's state of sustainability or unsustainability and the difficulty in quantifying the benefits of sustainability footprints has seen its limited adoption by (Gray and Bebbington, 2005). Critically, research into sustainability footprint tools has focused on larger organizations with limited research into sustainability footprint reporting in Small and medium-sized enterprises (SMEs) (Carbon Disclosure Project, 2024).

Contemporary research reveals that the success of best practice initiatives e.g. carbon footprint measurement seems to benefit from the organization having prior capability (James 2015). Businesses are also faced with a conundrum of short term versus long term aims within the constraints of limited resources when adopting best practice initiatives; the value of which must be judged by the achievement, deployment and sustainability of the capability generated by the initiative (James 2015). However the long term success of best practice initiatives requires ongoing support (James 2015). Specifically 98% of businesses including green tech startups are small businesses and critical to the achieving economic growth however are constrained by lack of expertise and financial resources to implement sustainability and ESG initiatives (James 2015). In an era dominated by climate change impacts, rising energy and fuel prices disproportionately affecting small businesses. Sustainability Reporting can help organizations focus on efforts on reducing costs, future proofing businesses by demonstrating commitment to ESG increasing the likelihood of attracting green funding or investment.

A research based sustainability evaluation app i.e. SDG Assessment supports companies to benchmark and report their performance in relation to UN Sustainable Development Goals. The SDG Assessment app utilizes the five-step customer journey experience to fulfil sustainability management obligations outlined in the Sustainable Strategic Growth Model: Learn, Develop, Implement, Optimize and Sustain (James 2015). Designed to be intuitive, user friendly, no specialist expertise required the SDG Assessment app helps businesses to demonstrate supply chain sustainability/ESG impacts

Sustainability/ESG Assessment

Assessment is defined as the process, or result of this process, comparing a specified subject matter to relevant references (Alegre et.al. 2012). By extension Sustainability Assessment is any process that directs decision-making towards sustainability. As an evaluative technique sustainability assessment is a useful indirect way of determining the strengths and weaknesses of sustainability indicators including utility and societal value (Mascarenhas et. al. 2014). There is an imperative to manage sustainability assessment as a catalyst for product innovation on a project basis with processes, systems incorporating continuous improvement to derive maximum utility for the organization (Schulte and Hallstedt 2018). The use of Solana blockchain technology can eliminate some of the key challenges with the incorporation of sustainability assessments for the assurance of tokenized green digital assets and improve the customer journey experience:

Authentication and Authorisation - use of digital signatures to verify usage, login access and authorisation of personnel to complete SDG Assessment. Full membership site enhanced by blockchain technology thereby providing privacy, data security and contributing to GDPR/HiPPA compliance.

Objectivity i.e. “Overconfidence deficit”- inclusion of blockchain enabled survey and dashboard for sustainability/ESG risk benchmarking among or projects with voting in DAO by token holders.

Competence is a three legged stool consisting training, qualification and experience. SDGA app users can participate in online webinars and immersive classroom based training in Sustainability/ESG Reporting stored on the blockchain ledger to improve competence.

Information deficit - SDGA token holders will be prompted during app activity with pertinent auto generated sustainability information arising from blockchain relational data searches.

Credential Management - The use of fraudulent certificates of recognition or the tampering of assessment reports by bad actors is eliminated using hash 356 algorithm, a key feature of blockchain technology. Thereby affording real time verification of documents to confirm authenticity and prevent fraud. Users will have the flexibility to create an account using Google, Facebook, LinkedIn profiles

To maintain the integrity of the SDGA token platform and ensure that funds are directed to legitimate and impactful projects, a robust vetting process and fraud prevention mechanisms will be implemented including:

COMPREHENSIVE PROJECT ASSESSMENT FRAMEWORK

Assurance Statements

Sustainability reporting is defined as the practice of measuring, disclosing and being accountable to internal and external stakeholders for organisational performance towards the goal of sustainable development (James 2018). A deliverable of the assurance process is the assurance statement provided by assurance providers, though this statement is considered costly and not universally perceived as adding value; however it confers credibility to sustainability reporting activity (Romero et al. 2010).

The SDGA token will apply blockchain technology code not only to facilitate transactions but also to provide benefits to token holders in terms of environmental sustainability, trust, and transparency. The acceptance of cryptocurrency supports scalability to markets where access to foreign currency and credit cards are restricted and micropayments are a viable option whilst simultaneously retaining the immutability of transactions.

This is achieved by leveraging the pillars of blockchain technology distributed ledger as a data repository and sustainability information resource via relational search. Use of public key cryptography and private keys to provide confidence of secured access to data and transactions.

Solana is ranked among the most environmentally friendly blockchain platforms, aligning with the SDG Assessment app sustainability ethos. Thereby helping the SDG Assessment app improve its overall sustainability impact by reducing not only the carbon footprint but also the Information Footprint i.e. length - extent within which information/data is diffused outside our organisation to promote efficiency and customer satisfaction, Depth - the extent to which information/data is diffused within the organisation to improve innovation and decision making and Breadth the exploitation of information/data to identify new markets or develop new products and services (James 2018).

Multi-Factor Evaluation: Each cryptocurrency will be selected using the Green Cryptocurrency listing and project will undergo a thorough evaluation based on multiple criteria

Alignment with SDGs: Projects and cryptocurrency must clearly demonstrate how they contribute to specific Sustainable Development Goals using the UN SDPI scorecard

Feasibility: Assessment of the project's viability, including technical, financial, and operational aspects.

Impact Potential: Evaluation of the expected SDG impacts, supported by assessment against UN Sustainable Development Performance Indicators.

Standardized Application Process: A clear and structured application process will guide project developers, ensuring that all necessary documentation and information are submitted for review using the SDG Assessment evaluative tool

THIRD-PARTY VERIFICATION

Expert Review Panels: SDGA token platform will collaborate with independent experts and organizations convened by the Centre for Sustainable Action specializing in sustainability and impact assessment. These panels will review applications and provide an unbiased evaluation of each project.

Partnerships with NGOs and Research Institutions: Establishing partnerships with the Centre for Sustainable Action and academic institutions e.g. Nova SBE University and ESADE Ramon Lull University enhance the credibility of the vetting process. These organizations can support assessments and provide additional scrutiny.

Continuous Monitoring and Reporting

Ongoing Performance Evaluation: After a project is funded, it will be subject to continuous monitoring to ensure compliance with its goals and commitments. This can include regular progress reports and performance metrics on a semi-annual basis.

Impact Reporting: Projects will be required to provide periodic impact reports, detailing outcomes related to their SDG objectives. These reports will be transparent and accessible to token holders and the broader community on the SDGA platform. For consistency, leaders of SDGA token projects will complete the SDG Accelerator delivered by our education partner the Centre for Sustainable Action.

COMMUNITY INVOLVEMENT AND TRANSPARENCY

Token Holder Voting: Token holders will have a say in project selection and funding using a Decentralized Autonomous Organization (DAO) administered by the Centre for Sustainable Action, fostering a community-driven approach. This democratic governance can help identify potential red flags and hold projects accountable based on the following charter in support of the mission, vision, values and objectives.

Adhere to cooperative principles of Voluntary and open membership, Democratic member control, Member economic participation, ©Sustainable Strategic Growth, Training, and Information

- Embody our values of Integrity, Knowledge-driven, Security, ©Sustainable Strategic Growth
- Implement Sustainable Development Goals (SDGs) and sustainable best practices
- Promote best practice and utilising SDGA carbon credits to offset emissions where value reflects impact costs
- Act as a steward of our planet’s resources by practising ©Sustainable Strategic Growth in commercial arrangements
- Pursue continual improvement in all activities
- Champion sustainable development in its entirety within society and annual reporting using the SDGA tokens.

DAOs enable members of a collaborative network to collectively govern critical sustainability-related decisions. This democratic model empowers stakeholders to vote on issues such as the use of emissions offset certifications and auditors. By doing so, the network can ensure the integrity of the data feeding into the emissions accounting processes.

Moreover, DAO members can determine the relative value of distinct offset types through the democratic voting mechanisms. This allows the community to collectively calibrate the system to incentivize the most impactful emissions reduction projects.

Finally, DAO participants can democratically decide when to proceed with SDG linked projects, this adaptive approach ensures the selection criteria remains current and aligned with evolving best practices, reinforcing the authenticity of the SDGA token.

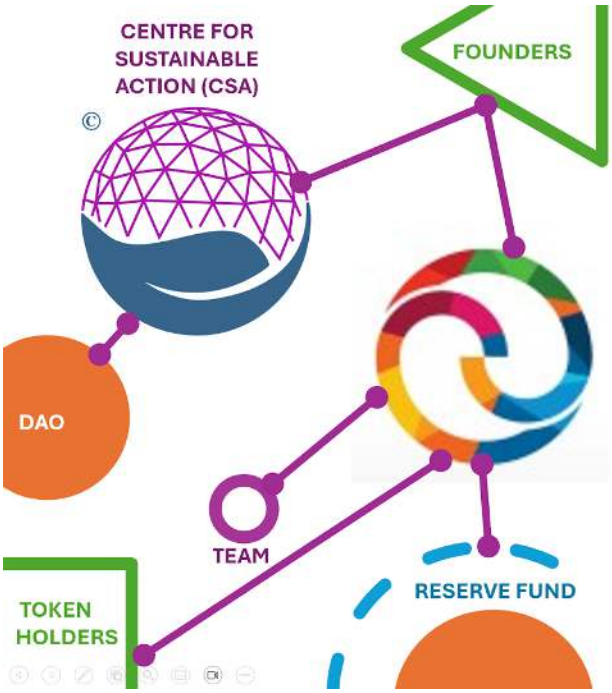
In essence, DAOs enable distributed stakeholder governance of the complex technical, financial, and accounting elements underpinning a comprehensive stakeholder management strategy. This collaborative model strengthens the resilience and credibility of sustainability initiatives within the network.

Community Engagement Initiatives

Foster a strong community around the token by providing access to sustainability educational resources, through our partnership with the Centre for Sustainable Action with training about the benefits of long-term investment and the importance of sustainability initiatives.

SDGA in collaboration with the Centre for Sustainable Action hosts regular events that allow token holders to engage with project leaders and impact stories, creating a sense of belonging and commitment.

Public Access to Information: All project information, including applications, assessment results, and ongoing reports, will be publicly accessible on the platform. This transparency will allow the community to scrutinize and engage with projects.



SDGA Token Ecosystem

FRAUD PREVENTION MECHANISMS

Smart Contract Technology: Utilizing smart contracts can automate payment processes based on project milestones and deliverables. Funds will be released only upon verification of achieved milestones, reducing the potential for misappropriation.

Whistleblower Mechanism: A confidential reporting system will be established for stakeholders to report suspicious activities or potential fraud. This mechanism will encourage accountability and prompt investigation of concerns.

KYC/AML Procedures for the SDGA Token

To ensure compliance with regulatory standards and to mitigate risks associated with fraud and money laundering, the SDGA token platform will implement comprehensive Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures. Below are the specific steps and measures that will be employed:

User Registration Process

Identity Verification: All users (both investors and project developers) will be required to submit valid identification documents during the registration process. This may include:

Government-issued ID (e.g., passport, driver’s license).

Proof of address (e.g., utility bill, bank statement) dated within the last three months.

Digital Identity Solutions: To streamline the process and enhance security, the platform may leverage digital identity verification services that use biometric data and advanced algorithms to validate identities quickly and accurately.

Risk Assessment

Customer Risk Profiling: Each user will undergo a risk assessment based on factors such as:

Geographic location (high-risk jurisdictions may warrant additional scrutiny).

Nature of investment or project (some industries may be more susceptible to fraud).

Transaction patterns and amounts.

Enhanced Due Diligence (EDD): For users deemed high-risk, enhanced due diligence measures will be triggered, including more detailed background checks and ongoing monitoring of their activities.

Ongoing Monitoring and Reporting

Transaction Monitoring: All transactions on the platform will be continuously monitored for suspicious activity. This includes: anomalies in transaction size or frequency and transactions involving high-risk countries or entities.

Automated Alerts: The platform will utilize automated systems to flag suspicious transactions for further investigation. Any flagged transactions may be paused pending review.

Record Keeping

Documentation Retention: All KYC and AML records, including identification documents and transaction history, will be securely stored for a minimum period as required by law. This ensures that the platform can provide necessary documentation in case of regulatory inquiries.

Privacy and Data Protection: User data will be handled in accordance with data protection regulations, ensuring that personal information is stored securely and accessed only by authorized personnel. SDGA token development on the Solana provides enhanced cyber security and GDPR for token holders.

Compliance Training and Policies

Staff Training: All personnel involved in KYC and AML processes will undergo regular training to stay informed about current regulations, best practices, and emerging trends in fraud prevention.

Clear AML Policies: The platform will develop and maintain comprehensive AML policies that outline procedures for reporting suspicious activity, compliance roles, and responsibilities.

Collaboration with Regulatory Authorities

Reporting Obligations: The platform will comply with legal obligations to report suspicious activities to relevant authorities, including transaction reports and any identified instances of potential money laundering.

R**egulatory Updates**: Continuous engagement with regulatory bodies will ensure that the platform remains compliant with evolving KYC/AML regulations.

By implementing robust KYC and AML procedures, the SDGA token platform will foster a secure and compliant environment for its users. These measures not only protect against fraudulent activities but also enhance the overall credibility and integrity of the platform, ensuring that investments directly support genuine and impactful projects aligned with the Sustainable Development Goals.

TIERED ACCESS SYSTEM

A tiered access system could be designed for the SDGA token:

Basic Access (Minimum Token Holding)

All token holders would have access to the basic features of the platform, such as viewing project information, participating in community discussions, and accessing general educational resources.

There is no minimum token holding requirement for this, ensuring accessibility for a wide range of investors.

Enhanced Access (Longer Token Holding Period)

Investors who have held their tokens for a longer period of 1 year, would be eligible for "Enhanced Access."

This tier would provide additional benefits, such as:

- Early access to new project investment opportunities
- Detailed impact reports and analytics
- Participation in project selection and funding decisions
- Invitations to exclusive online or in-person events

Premium Access (Largest Token Holders)

The highest tier of access would be reserved for the largest, token holders with an ownership period of more than a year.

Benefits at this level include:

- Personalized portfolio management and advisory services
- Preferential allocation in high-demand project investments
- Participation in project site visits and on-the-ground impact assessments
- Invitations to exclusive retreats or workshops with project leaders and sustainability experts
- Opportunities to provide direct input on the strategic direction of the token ecosystem

The specific thresholds and benefits for each tier could be adjusted based on the size and maturity of the token ecosystem, as well as feedback from the community. The goal would be to create a tiered system that incentivizes long-term investment, while also providing tangible value to SDGA token holders at various levels of engagement and commitment.

By offering these tiered access levels, the SDGA token can reward long-term investors, foster a stronger sense of community, and align the interests of all stakeholders towards the successful achievement of the Sustainable Development Goals.

The target level of token distribution for an SDGA token should prioritize inclusivity, sustainability, and long-term engagement. Here are some key considerations:

Initial Distribution Percentage

Public Sale: Aimed at 60% of the total token supply to be allocated for public sale. This ensures broad participation and community buy-in.

Team and Advisors: Allocation of 10% for the founding team and advisors, with a vesting schedule to encourage long-term commitment of an initial 2 years

Reserve Fund: SDGA endeavours to set aside 30% for a reserve fund to support future development and unforeseen needs.

VESTING PERIODS

To attract and gain commitment vesting for the team and advisor tokens over 2 years, with a cliff period of 1 year to prevent immediate selling. Staggered token releases for early investors are proposed to promote long-term holding of SDGA tokens.

By balancing these factors, the target level of token distribution can foster a committed community, drive sustainable investment, and align with the overarching objectives of the SDGs

Dr James

Co-Creator in Chief

Academic, author and consultant with a vision to transform business culture towards building sustainably managed enterprises that create products and services without negative environmental impact e.g. greenhouse gas emissions (GHGs), instilled with a social purpose and achieve profitability. Co-Creator of SDG-Assessment App and ©Center for Sustainable Action Recently appointed Chair, Sustainability Committee, American Society for Quality (ASQ), Fellow of the Chartered Quality Institute and Fellow of the Institute of Environmental Management and Assessment.

Author of Sustainability Footprints in SMEs – Strategy and Case Studies for Entrepreneurs and Small Business, and Management Systems and Performance Frameworks for Sustainability, Routledge.

Pioneered the development of the ©Certificate in Sustainability Strategy which was approved by the Institute of Environmental Management Assessment (IEMA).

SDG ASSESSMENT

www.sdg-assessment.com

Talal Baloch

Co-Creator - Chief Technology Officer

Web design, APP Development and Security.
Tech-Entrepreneur | Co-Founder, Director @Scopun & Co-Founder, CTO @SDG-Assessment.com
Talal's Passion for all things tech started at the tender age of 15 when he opened an internet cafe in his neighbourhood.
In Talas's first semester at college, he started freelance work and became a full-stake developer before graduating as a software engineer.
Talal later co-founded his successful business Scopun where he manages a team of developers working with SMEs to deliver results in their business.
He is looking forward to continuing to make a difference in this world with his team and expertise.

SDG ASSESSMENT

www.sdg-assessment.com

Sian Young

Co-Creator - Marketing Director

Sian believes in a world where businesses are sustainable and profitable, where cooperation helps us excel in competition. She calls it the “interconnection” between planet and profit.
Sian Young is an International TEDx Speaker and co-created the SDG - Assessment App and ©SHaW Model for sustainable health & wellbeing and ©Center for Sustainable Action, all projects are research-driven solutions for sustainable success in Life & Business where she's on a mission to turn small businesses and entrepreneurs into profitable and sustainable enterprises ‘humanizing’ business through cooperation.

She earned her title as a ©Sustainable Success Coach simply by living by the mantra ‘Health and Well-Being in Life and Business will save the planet’ (TEDx)
When you spend time with Sian, you’ll begin to see the possibility and make the impossible, possible.

SDG ASSESSMENT

www.sdg-assessment.com

JOIN US

The SDGA token represents a groundbreaking opportunity to align investment with sustainable development. By leveraging the SDG Assessment platform and the SPF+ UN SDPI scorecard, we will create a transparent, accountable, and impactful ReFi investment ecosystem. We invite stakeholders, investors, and project leaders to join us in this initiative to reshape the future of funding for sustainable development and eager to make a difference while achieving financial returns. Together, we can catalyse change and drive progress toward a sustainable future.

Together, we can create a powerful mechanism that not only invests in change but also holds ourselves accountable to the impact we aspire to achieve.

Join us in transforming the way the world invests in its future —one token at a time.

References

James, L. (2015) Sustainability footprints in SMEs: Strategy and case studies for entrepreneurs and small business. John Wiley & Sons.

Unilever (2017) Report shows a third of consumers prefer sustainable brands Available at: https://www.unilever.com/news/Press-releases/2017/report-shows-a-third-of-consumers-prefer-sustainable-brands.html Accessed: 1 November 2024

McKinsey (2011) The business of sustainability: McKinsey Global Survey Results Available at: https://www.mckinsey.com/business-functions/sustainability-and-resource-productivity/our-insights/the-business-of-sustainability-mckinsey-global-survey-results Accessed by: 1 November 2024

Gray, R. and Bebbington, J. (2005), Corporate Sustainability, Accountability and the Pursuit of the Impossible Dream, CSEAR Website: **http://www.st-andrews.ac.uk/~csearweb/researchresources/dps-sustain-handcorp.html**

EU (2017) Facts and Figures Available at: http://ec.europa.eu/environment/eussd/smgp/facts_and_figures_en.htm Accessed: 1 November 2024

Verdantix (2017) sustainability assurance global Market forecast 2016 - 2021 Available at:**http://research.verdantix.com/index.cfm/papers/Products.Details/product_id/915/sustainability-assurance-global-market-forecast-2016-2021/** Accessed: 1 January 2019

COP (2022) Conference of the Parties, Available at: https://unfccc.int/process/bodies/supreme-bodies/conference-of-the-parties-cop Accessed 1 November 2024

The Paris Agreement, Available at: https://unfccc.int/process-and-meetings/the-paris-agreement/the-paris-agreement Accessed 1 November 2024

FT (2020) Climate tsar warns of security threat as US re-joins Paris accord, Financial Times, 2020

India Express (2021) After India's 5-point agenda, countries pledge to cut methane, deforestation, November 3 2021

FT (2021) The climate won't wait. It's time for a carbon tax, Financial Times, 2021

James, L., (2018) Management Systems and Performance Frameworks for Sustainability: A Road Map for Sustainably Managed Enterprises. Routledge.

Impact Investor (2024) UN report: SDG financing gap still a significant challenge, but clear growth potential for impact investing Available at: **https://impact-investor.com/un-report-sdg-financing-gap-still-a-significant-challenge-but-clear-growth-potential-for-impact-investing/** Accessed 17 November 2024

WEF (2024) 4 key trends driving private market impact funds: One CEO explains, Available at: **https://www.weforum.org/stories/2024/05/4-trends-private-market-impact-funds-apg/** Accessed 17 November 2024

UN (2024a) The 17 Goals Available at: **https://sdgs.un.org/goals** Accessed: 1 December 2024

SDPI (2022) A user Manual for the Sustainable Development Performance Indicators, Available at: **https://cdn.unrisd.org/assets/library/reports/2022/manual-sdpi-2022.pdf** Accessed: 01 December 2024

Bloomberg (2022) ESG may surpass 41 Trillion Assets in 2022 Available at: **https://www.bloomberg.com/company/press/esg-may-surpass-41-trillion-assets-in-2022-but-not-without-challenges-finds-bloomberg-intelligence/** Accessed: 1 December 2024

Investopedia (2024) Environmental Social and Social Governance criteriaAvailable at: (**https://www.investopedia.com/terms/e/environmental-social-and-governance-esg-criteria.asp** Accessed: 01 December 2024

UN (2024b) Net Zero Coalition Available at: **https://www.un.org/en/climatechange/net-zero-coalition** Accessed: 01 December 2024

Hicks, M. (2010), BP: Social Responsibility and the Easy Life of the Monopolist, American Journal of Business Fall 2010. Vol. 25 No.2

Holland, L. (2003), Can the principle of the Ecological Footprint be applied to measure the Environmental Sustainability of Business, Corporate Social Responsibility and Environmental Management 10, 224-232

Carbon Disclosure Project (2024), Global 500 Report, Available at: https://www.cdp.net/en/companies/cdp-2023-disclosure-data-factsheet Accessed: 20 November 2024

Alegre H., Brattebø, H., Cabrera Jr, E., Andreas Hein, A., (2012) Framework for Sustainability Assessment of UWCS and development of a self-assessment tool

Mascarenhas, A., Nunes, L. M., Ramos, T. B., (2014) Exploring the self-assessment of sustainability indicators by different stakeholders, Ecological Indicators, Volume 39, Pages 75-83,

ISSN 1470-160X, **https://doi.org/10.1016/j.ecolind.2013.12.001**.

Schulte, J.; Hallstedt, S.I. (2018) Self-Assessment Method for Sustainability Implementation in Product Innovation. Sustainability, 10, 4336. **https://doi.org/10.3390/su10124336**

Romero, S., Ruiz, S. and Fernández-Feijóo, B., 2010. Assurance Statement for Sustainability Reports: the Case of Spain. Proceedings of the Northeast Business & Economics Association.

JOIN US INVEST IN THE FUTURE

Join us in transforming the way the world invests in its future—one token at a time.