



BLOCKCHAIN TRIANGLE

A digital finance platform for ESG and Infrastructure Assets



PUTTING THE “E” BACK IN ESG. Blockchain Triangle

1. Sustainability-linked Finance is real

growing from \$50B in issuance in 2018 to >\$1T of issuance in 2021 driven by the incentive to comply growing from 5bps in 2018 to 23-28bps in 2021. This year, spreads are higher (30-50bps) as rates move higher.

2. CFA Institute recently estimated that by 2025, the Sustainability-linked market will grow to \$50T in assets.

3. The Sustainability-linked market is littered with Greenwashing. The Top 200 Asset Managers weigh E/S and E/G individually at a 4/1 ratio attributing 80% of ESG value “E”.



TCFD CLIMATE COMPLIANCE – US CATCHING UP TO EU, UK, Japan & Canada

The screenshot shows the top portion of a Wall Street Journal article. The masthead reads 'THE WALL STREET JOURNAL.' with navigation links for English Edition, Print Edition, Video, Podcasts, and Latest Headlines. Below the masthead is a horizontal menu with categories like Home, World, U.S., Politics, Economy, Business, Tech, Markets, Opinion, Books & Arts, Real Estate, Life & Work, WSJ. Magazine, and Sports. The article title is 'SEC Climate Disclosure Proposal Looms as Litigation Risk' under the sub-header 'RISK & COMPLIANCE JOURNAL'. A sub-headline reads: 'Apart from compliance costs, a proposed SEC rule on climate could give public companies a steep litigation bill'. The main image is a low-angle shot of skyscrapers in a city, with a person in the foreground wearing a black t-shirt with a Nasdaq logo and a white banner that says 'Welcome to Airbnb's Listing Day We wouldn't be here without our Hosts'. To the right of the main image is a smaller image of a power line tower against a sunset sky. Below the main image are three article teasers: 'Grid Carbon-Proofing Could Save Utilities Billions of Dollars', 'Insurance: New Priorities Crowd Regulatory Agenda', and 'With IoT, the Sky's the Limit at Southwest'.

The Top 200 Asset Managers face an existential risk due to asset impairment charges from sea level rise. Asset Managers will comply with regulatory requirements to maintain AUM and to provide an incentive for transition to a climate resilient economy.

Current Climate Compliance & ESG Reporting Problems

EXISTING REPORTING OPERATING PROBLEMS

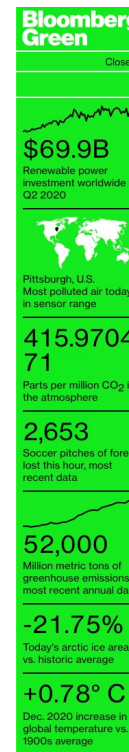
- Greenwashing
- Blackbox Scoring
- Color Wheel Fatigue
- Limited reporting to verify UN SDGs

EXISTING STAKEHOLDER PROBLEMS

- End investors want verifiable data to ascertain Climate Compliance
- New Compliance - **SFDR, TCFD**
- Insurance and Credit Reporting Agencies need data to price risk

EXISTING BANK COMPLIANCE CHALLENGES

ECB, Basel, UK, Malaysian (Islamic) regulators are performing bank stress tests to assess systematic risk based on carbon exposure



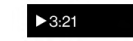
Finance

Banks Produce 700 Times More Emissions From Loans Than Offices

By [Alastair Marsh](#)
April 27, 2021, 8:01 PM ADT

- ▶ Industry faces pressure to pare back lending to oil companies
- ▶ The sector is 'critical' to achieving net-zero carbon future

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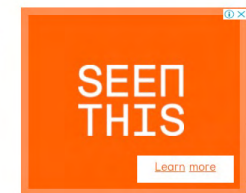
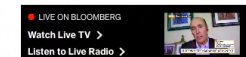
Start Trading >>

In this article

BAC	BANK OF AMERICA	41.82 USD	+0.16 +0.37%
BARC	BARCLAYS PLC	184.90 GBP	-0.90 -0.48%

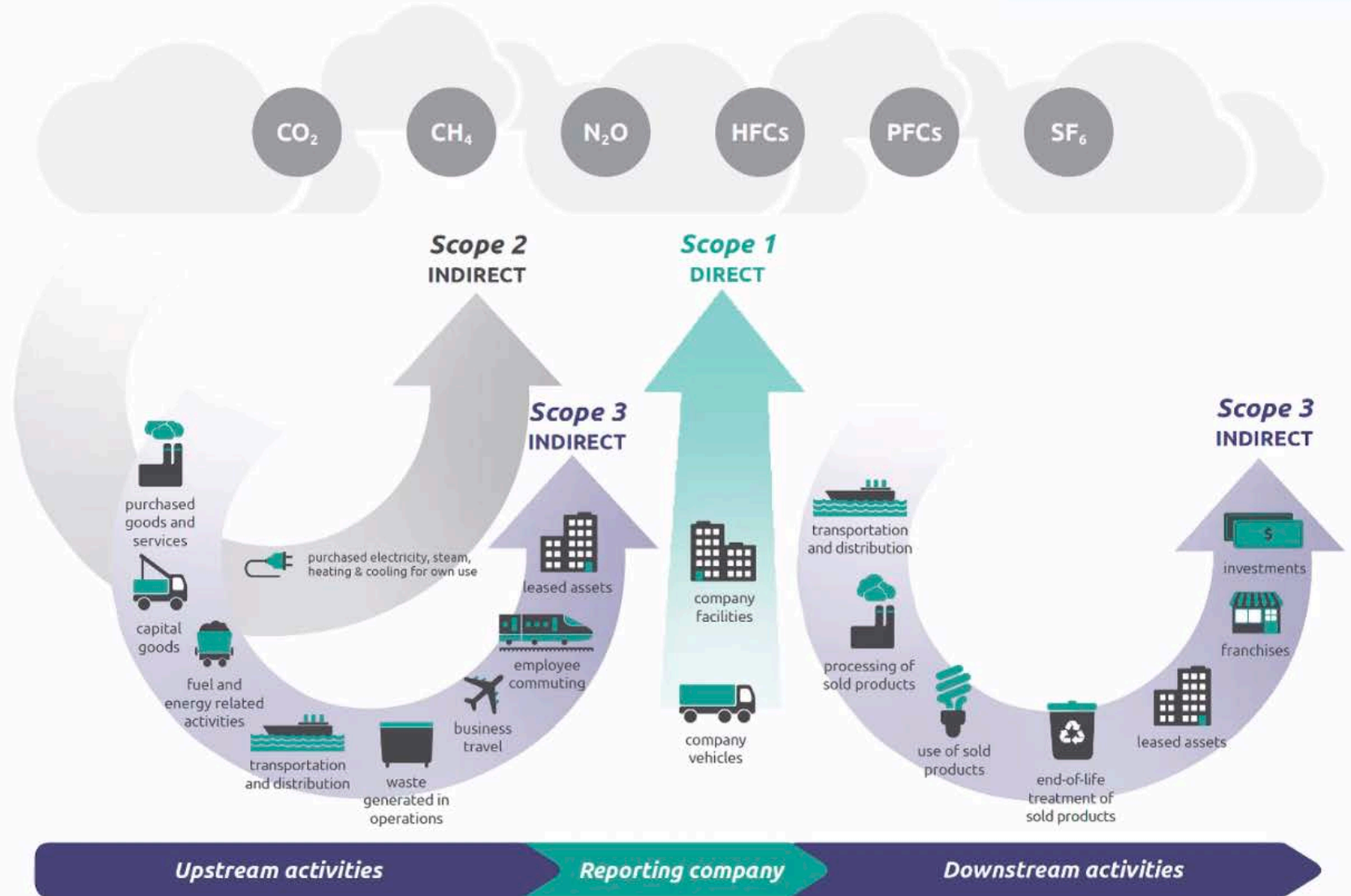
It's through their loan books and investment portfolios that banks and asset managers make their biggest contribution to climate change.

The greenhouse gas emissions associated with financial institutions' investing, lending and underwriting activities are more than 700 times higher, on average, than their direct emissions, according to a report published Wednesday by climate nonprofit CDP. While banks generate emissions from heating their buildings and flying executives to meetings -- when pandemic restrictions allow -- "almost all climate-related impacts and risks of global financial institutions come from financing the wider economy," CDP said in a statement.



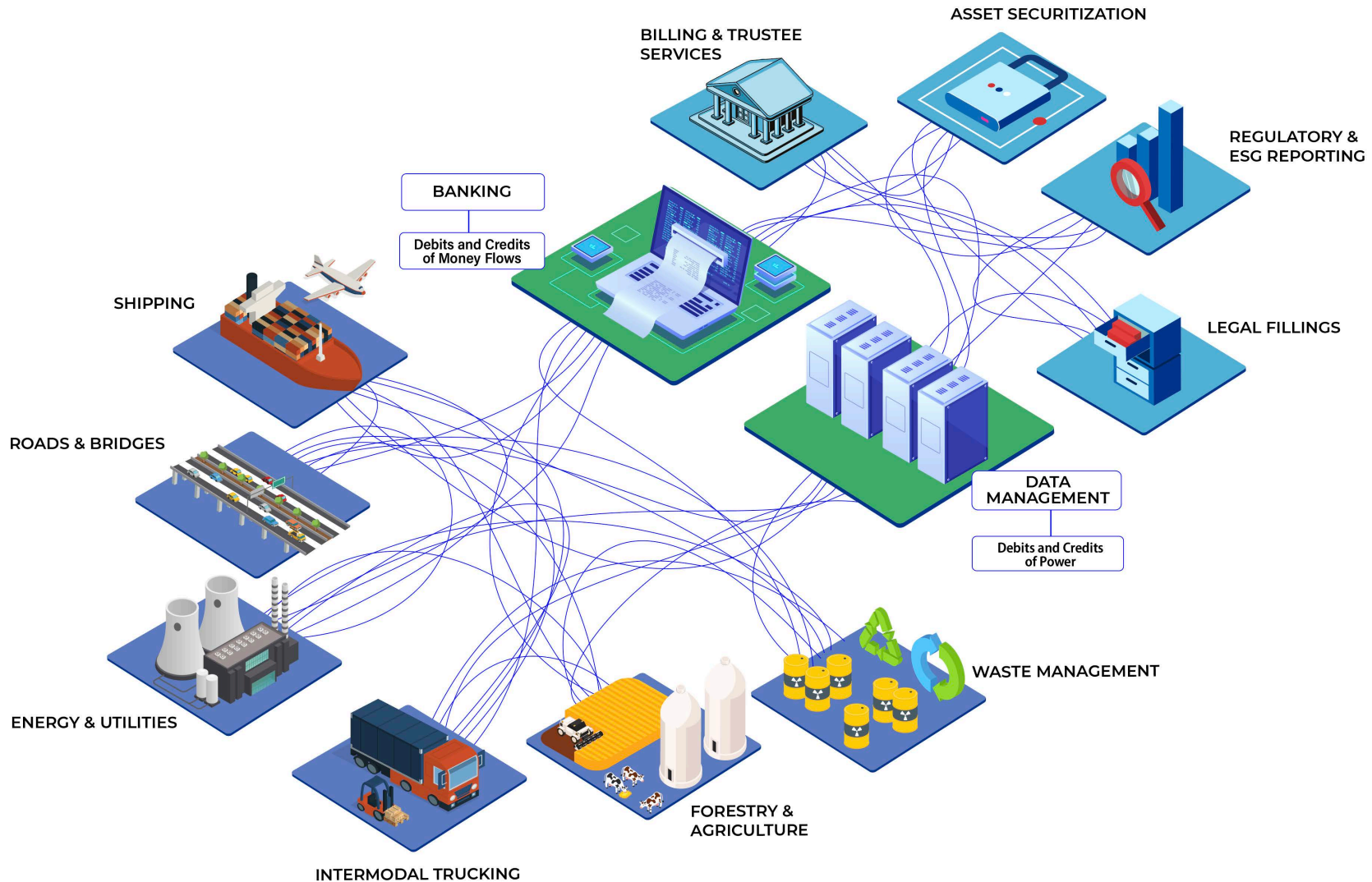
Climate Compliance & ESG Requirements

Task force for
Climate-related
Full
Disclosure



Hairballs of Disconnected Systems

Existing financial infrastructure is not equipped to deliver the necessary Climate & ESG Compliance information to stakeholders -including regulators, investors, banks, insurance companies and credit rating agencies.

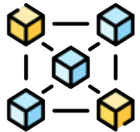


AssetOS: Managed Platform for Big Data & Financial Services

Combining IoT sensor hardware with a blockchain system for securitization and digital asset formation reduces cost of capital, costs for operation and delivers climate compliance. #BCT12345 connects portfolios of economic and climate performance information with stakeholders in a market-data construct.



SMART METERS & IOT DEVICES - API Network aggregate and deliver transparent data in real-time



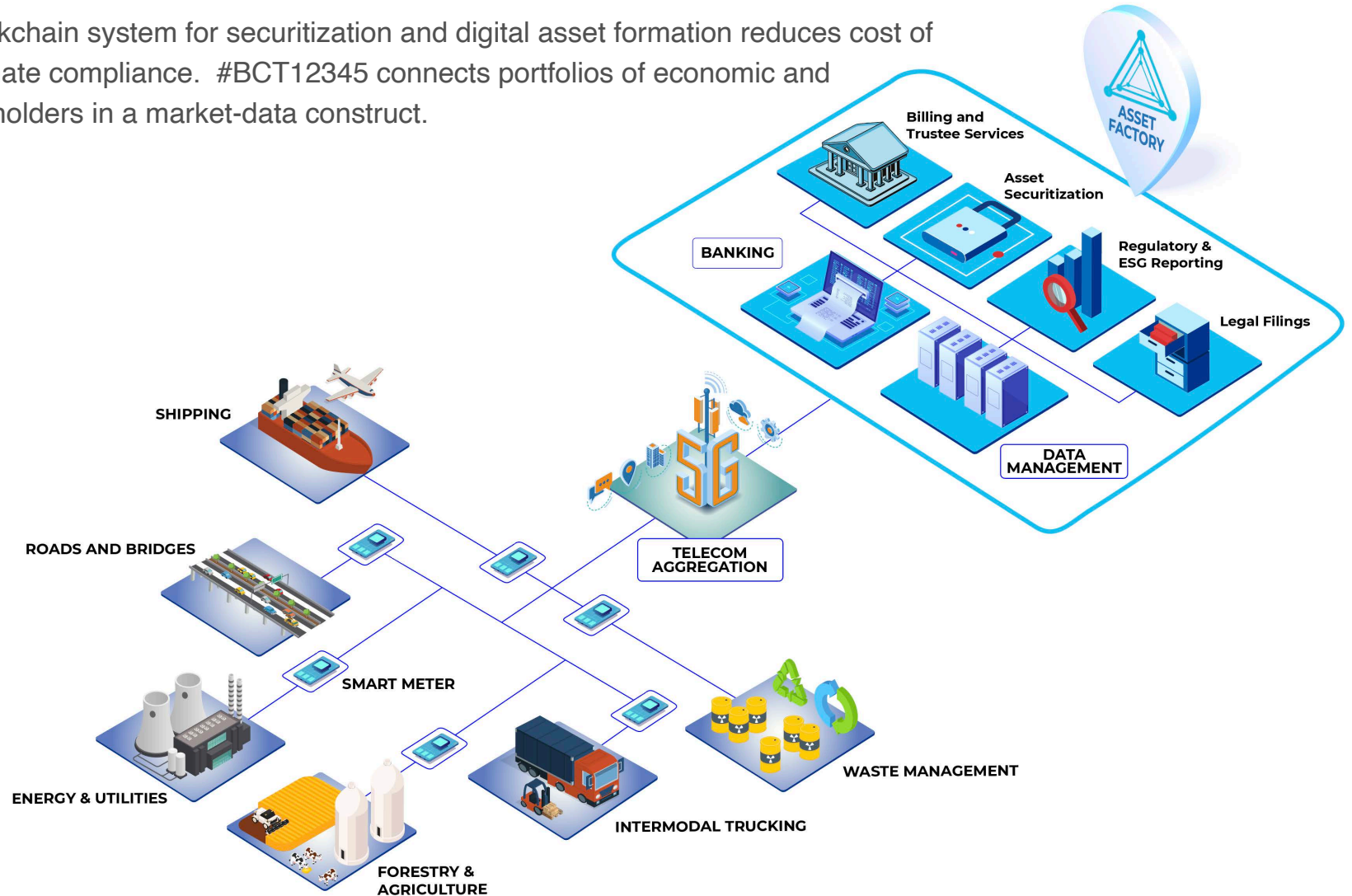
BLOCKCHAIN - Smart Contracts that connects & verifies data & cap table



DIGITAL BANKING - Daily cash sweeps & payments connecting operators & investors



INFRASTRUCTURE - Climate & infrastructure finance market need this efficiency

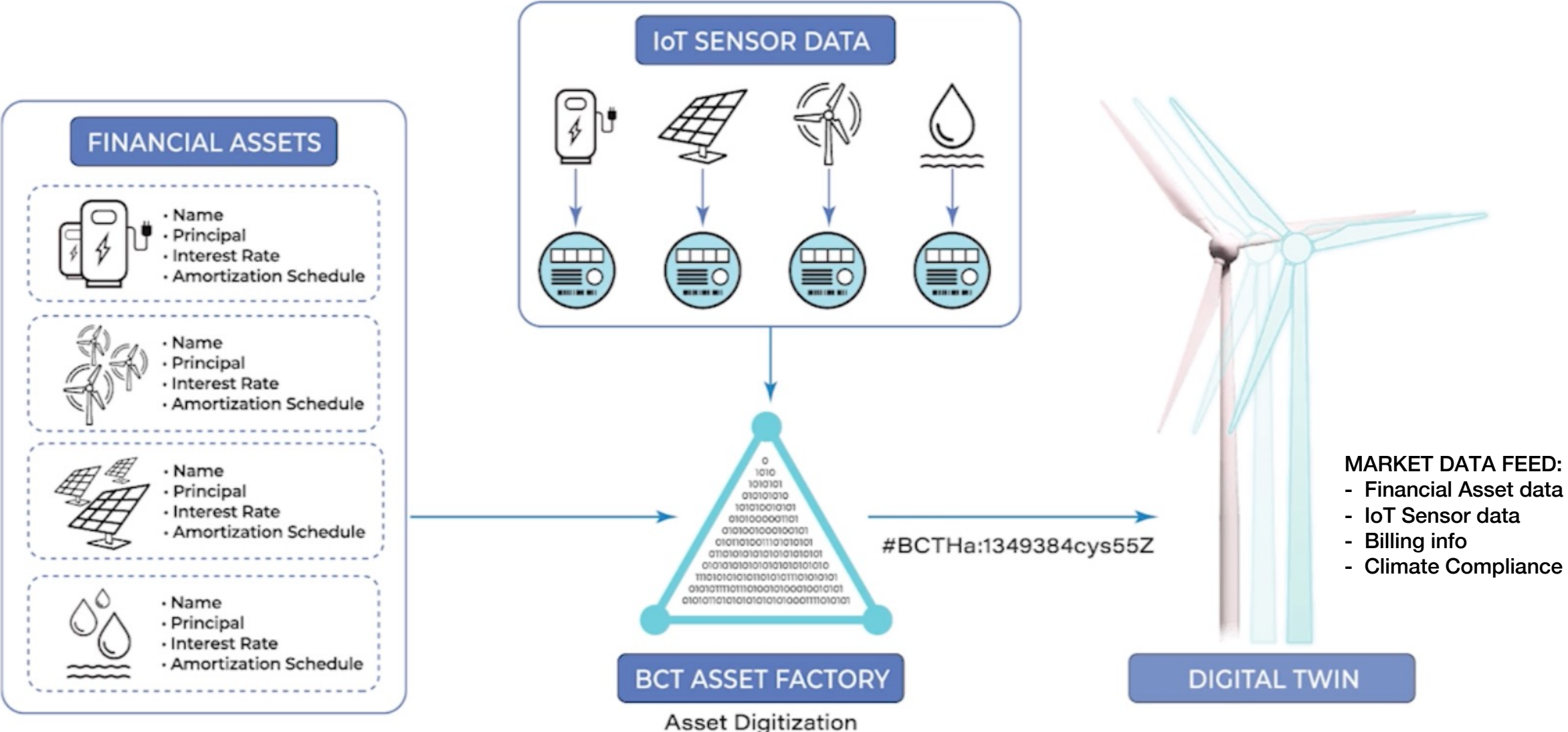


* 61/101,054 & PCT/US21/24942 (Patent-Pending)



REAL-TIME CONSENSUS, REAL-TIME VERIFIABILITY

AssetOS: Asset Factory

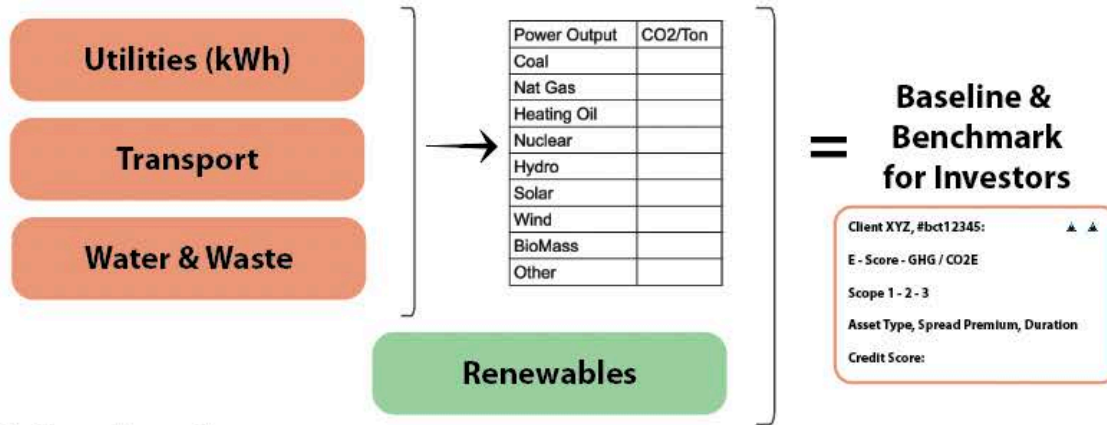


TCFD Compliance, Sustainability-linked Loan & Carbon Credit Minting Platform

All Banks need this kit: With 9,400 commercial banks and credit unions in the US and \$12.7T of loan book assets, the Bank ecosystem is a core target for Blockchain Triangle to deliver TCFD Compliance

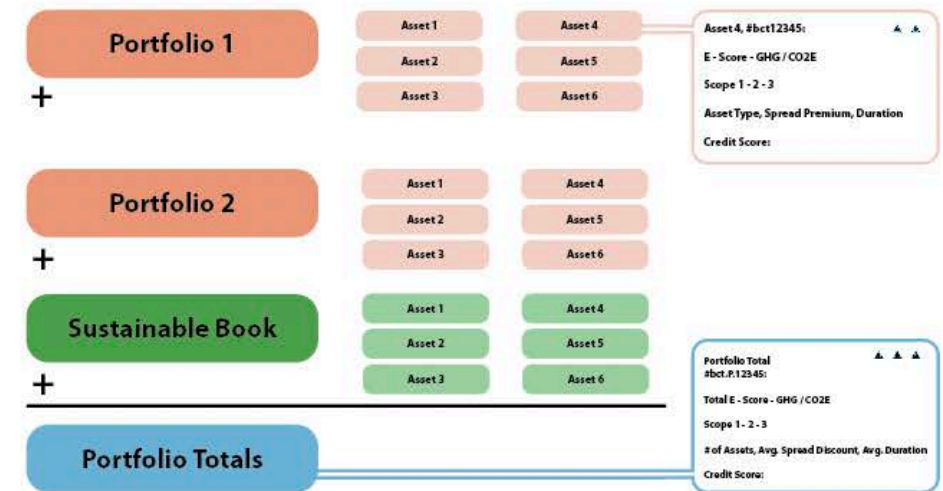
TCFD Climate Compliance:

1. Bank Footprint (Scope 1&2):



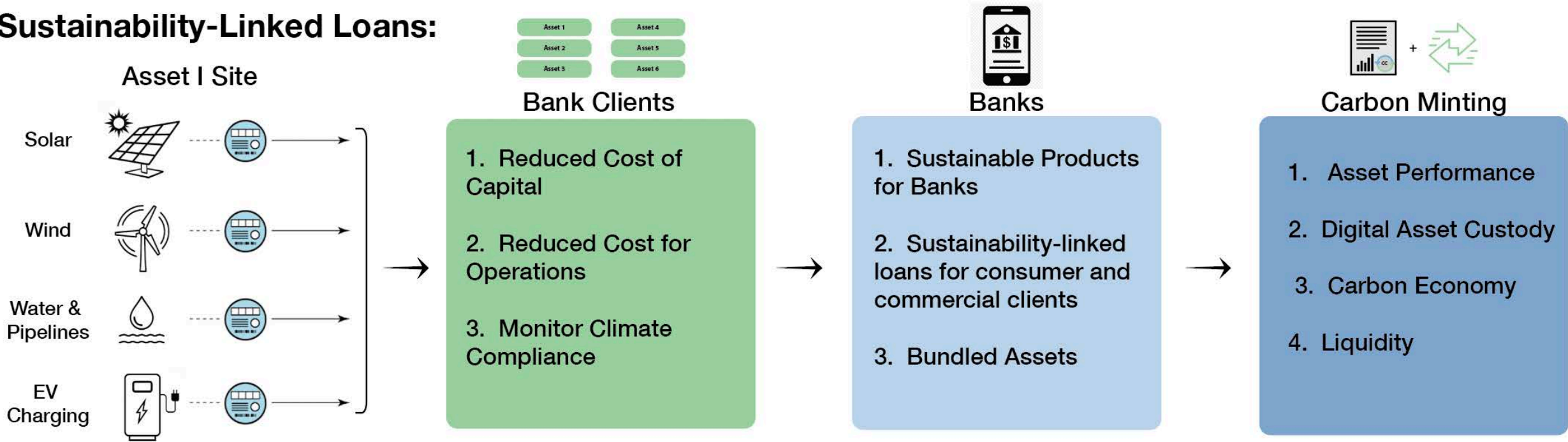
* GHG - Green House Gases

2. Bank Loan Book (Scope 3):



TCFD Compliance, Sustainability-linked Loan & Carbon Credit Minting Platform

Sustainability-Linked Loans:



Market Opportunity & Pipeline:

Pipeline	#	Total Rev (mm):	Commercial Loans (mm):	CL Rev. (mm) (1/2 bp):	Sus-linked (SL) Assets (mm):	SL Rev. (mm) (10bps):
First Client	1	\$2.571	\$16,944	\$0.847	\$1,694	\$1.694
Big Banks	3	\$88.809	\$585,048	\$29.252	\$58,505	\$58.505
Large Regional	3	\$14.025	\$92,300	\$4.615	\$9,230	\$9.230
SM Bank	5	\$1.733	\$11,191	\$0.560	\$1,119	\$1.119
Total Pipeline:	12	\$107.138	\$705,483	\$35.274	\$70,548	\$70.548

Market Share	Total Rev (mm):	Commercial Loans (mm):	CL Rev. (mm) (1/2 bp):	Sus-linked (SL) Assets (mm):	SL Rev. (mm) (10bps):
TAM (100%)	\$1,905	\$12,700,000	\$635	\$1,270,000	\$1,270
1%	\$19.05	\$127,000	\$6.35	\$12,700.00	\$12.70
3%	\$57.15	\$381,000	\$19	\$38,100	\$38
5%	\$95.25	\$635,000	\$32	\$63,500	\$64
10%	\$190.50	\$1,270,000	\$64	\$127,000	\$127
20%	\$381.00	\$2,540,000	\$127	\$254,000	\$254

Tokenized-loans to Measure and Report Economic & GHG impact

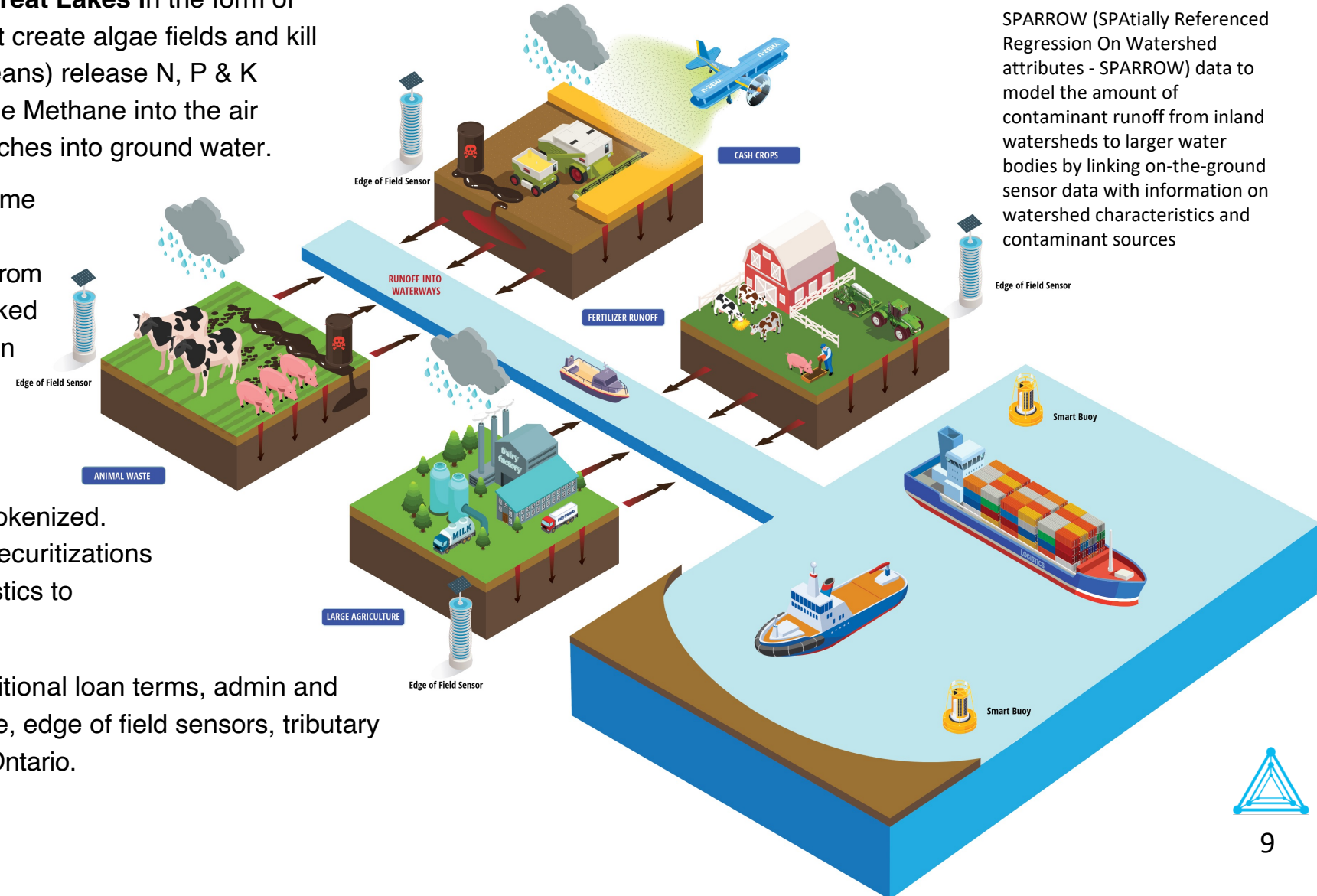
Each year, >1B tons of carbon flow into the Great Lakes in the form of Nitrogen, Phosphorus and Potassium run-off that create algae fields and kill biodiversity. Cash crops (corn, wheat and soybeans) release N, P & K nutrients into the groundwater while cattle release Methane into the air from manure pools at the farm, and N, P & K leaches into ground water.

BCT, and its partners, seek to mitigate this outcome and align **SEC & SFDR climate compliance to achieve the lowest cost of capital for farmers** from institutional investors through the sustainability-linked bond market, while providing a warrant on carbon sequestration and remediation to farmers, investors and intermediaries..

BCT collects IoT sensor data and **links the data to Sustainability-linked Loans (SSL)** that are tokenized.

The SLL loans can be aggregated, bundled as securitizations and sold while retaining the reporting characteristics to maintain regulator compliance.

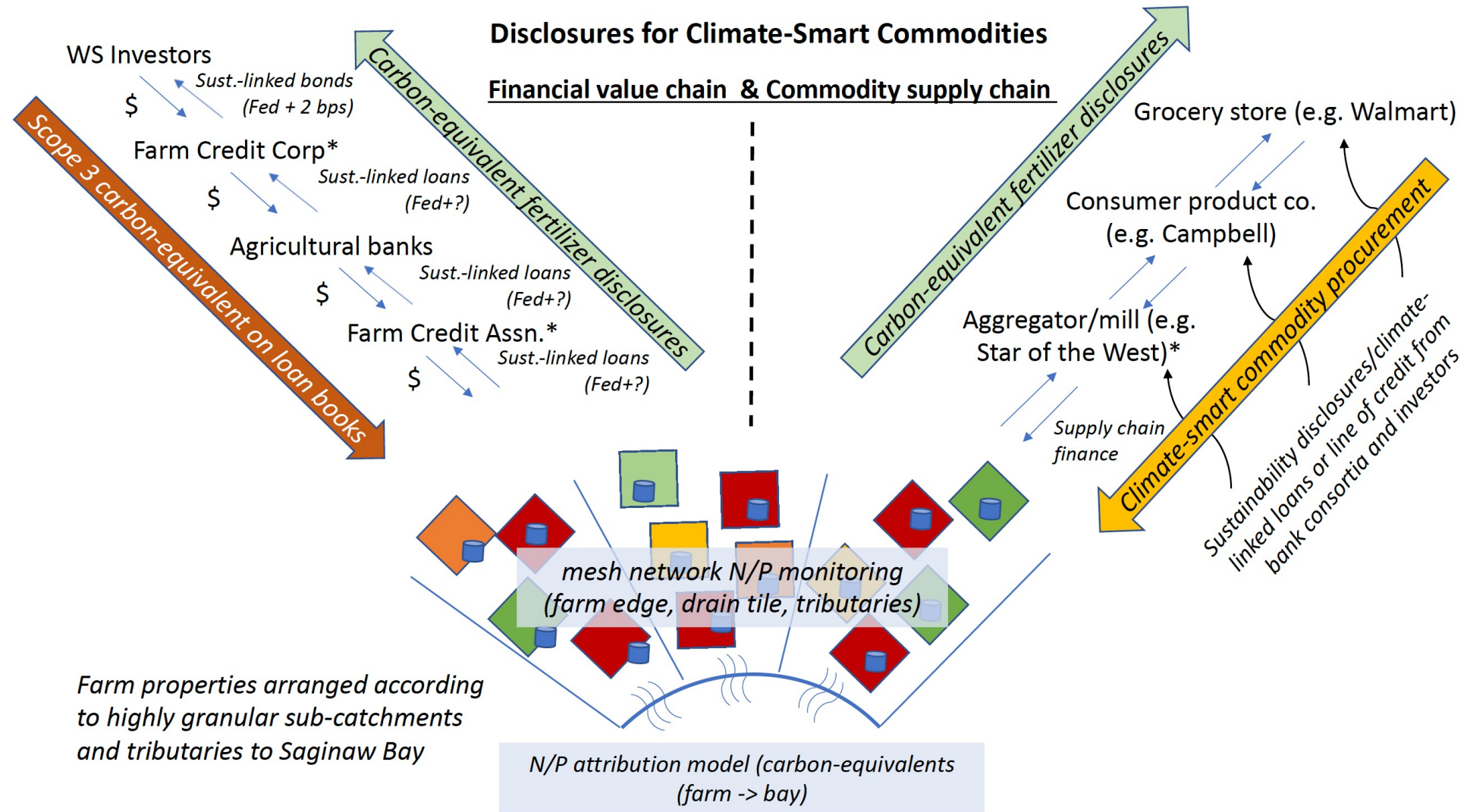
The dataset referenced in the loans include traditional loan terms, admin and reporting, and IoT sensor for on-farm fertilizer use, edge of field sensors, tributary sensors and water buoys in Lake Michigan and Ontario.



SPARROW (SPAtially Referenced Regression On Watershed attributes - SPARROW) data to model the amount of contaminant runoff from inland watersheds to larger water bodies by linking on-the-ground sensor data with information on watershed characteristics and contaminant sources



Tokenized-loans to Measure and Report Economic & GHG impact



CONVERT BERMUDA SOVEREIGN DEBT TO SUSTAINABILITY-LINKED

\$500m of \$3.5B of Sovereign Debt to convert

30-50 bps savings*

Blockchain Triangle aggregates, baselines and benchmarks climate (GHG) data to compare to defined targets and serve as covenant compliance to various stakeholders - asset managers, banks, credit ratings agencies and insurance companies.

* Target savings. On full conversion of sovereign debt, the expected savings is will be \$112m over 8 years and allow for the creation of \$373m of renewable infrastructure assets. With a UN/World Bank match based on sovereign debt, savings and asset base can double.



FINTECH | ASSET ADVISORY & CAPITAL PLACEMENT

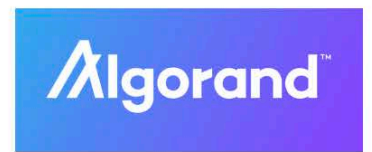
Fully compliant & licensed under the most robust digital asset licensing regime

Our investment platform onboards investors and issuers with full compliance under the Bermuda Monetary Authority's DABA legislation.



PARTNERS

Growing Network of Partners



1

Registration and onboarding costs

2

Ongoing annual SaaS fee

3

Scaled SaaS asset issuance fees

4

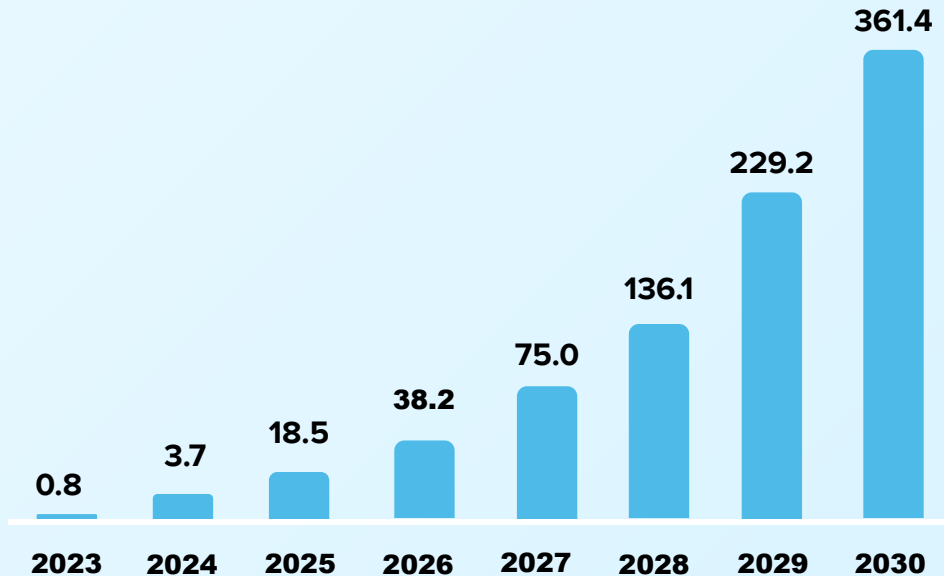
Finders fee for capital placement

REVENUE MODEL

BCT has four streams of revenue to ensure financial stability

Revenue Growth

(in millions of USD)



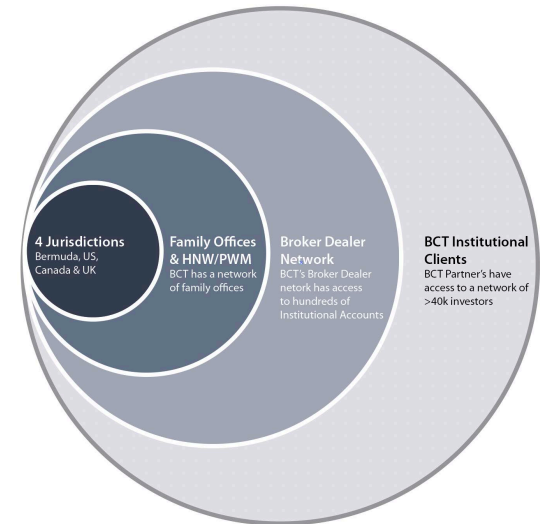
**Revenue forecasts are calculated through the predicted infrastructure global market shares of BCT and license partners*

FINANCIALS

We have \$1B of assets ready to be issued.

We are a registered broker dealer with BD partners in the US, UK, and Canada ready to distribute assets.

DISTRIBUTION:



COMPETITION

Key Differentiators

- Regulated entity permitted for transaction-based compensation – Carbon Credit Minting, Climate / Infra Asset Securitization
- IoT sensor network for real-time reporting
- Web3 vs. Web2
- IP patent-pending linking IoT sensors with Web3 for digital assets/securities

Company \ Product	Web2	Web3	IoT Network Digital Twins	Climate Compliance	Sus-linked Loan & Bond	Regulated	Carbon Credit Minting	Last Raise	Valuation - Round
Blockchain Triangle		X	X	X	X	X	X		
Persefoni	X			X				\$101m	NA - Series B
Watershed	X			X				\$70m	\$1B - NA
AllInfra		X			X			\$6m	NA - Series A
Banyan Infrastructure		X			X			\$8.2m	\$47m - Series A

FUNDING

We're raising \$1M

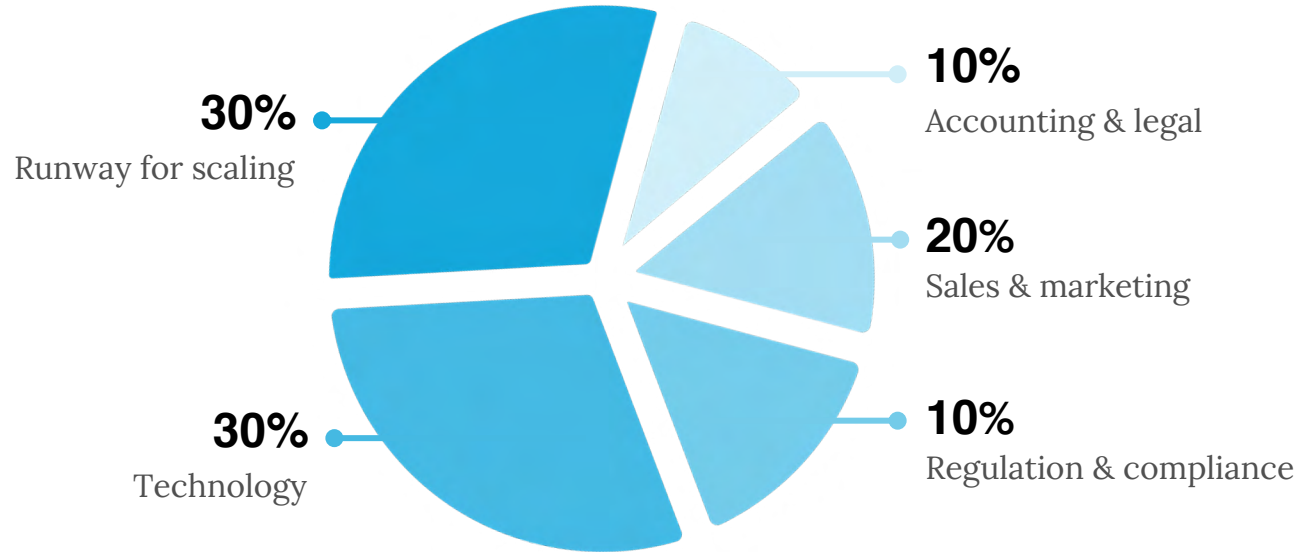
Target Partner Segments:

1. Banks & SEC Compliance - TCFD Analytics & Reporting
2. Asset Managers Portfolio Aggregation
3. Corp., Muni, Sovereign Climate Compliance

Target Series A in 3-6 months

Exit:

1. Sale opportunities to:
2. Asset Management
3. Financial Services
4. Tech Platforms
5. Market Data incumbents
6. IPO



The Blockchain Triangle Team

PARTNERS:

- Fundamental Interactions
- Solulab
- Visual Mercenary
- Markowitz LP
- Chauncery Legal
- IPDone
- Bad Rabbit Security
- Penrose Partners
- Wainscott Group
- Pinpoint Partners

Board of Directors:

- Chairman - Darren Wolfberg
- Lewis Katz - *Former Lombard Odier, FS Investments*
- BJ Arnold - *Former Deutsche Bank & UBS*
- Mark Pettingill - *Supreme Court Judge, Former Bermuda AG*

CONSULTANTS & ADVISORS:

Dennis Mahoney Advisory, <i>Former Chairman AON</i>	Ash Kalb Advisor, <i>Cyber Security, Board Member Gemini</i>	Prof. Peter Adriaens Advisor, <i>University of Michigan Ross & Engineering School</i>	Evan Caron Advisor, <i>CEO & Founder of Clear Trace Commodities, DB</i>	Kevin Richards Advisor, <i>Sustainability Principal, Bermuda Asset Management</i>
Kathleen Faries ILS Advisory, <i>CEO Horseshoe Chair Bermuda ILS</i>	Jeremy Baksht Advisor, <i>Former Global Head of Alt. Data at Bloomberg</i>	Michael Dershen Advisor, <i>CEO & Founder MAPay, Serial Entrepreneur</i>	Kirk-Anthony Hamilton Advisor, <i>Founder of TechBeach & Ininiti Partnership</i>	John-Paul Dougherty Advisor, <i>Sustainability Founder, Current Vehicles</i>

Darren Wolfberg
Co-Founder & CEO
Morgan Stanley & BNP Paribas

Logan Sugarman
Co-Founder, CRO
Balcony Partners

Ben Johnstone
MD, Tech Dev
Climate Financier & Technologist

John Tartaglia
COO & CIO
Assurance Software

Grant Spurling
Co-Counsel & CCO

Raj Parimi
Co-Founder & Head of Product

Philipp Klingelhofer
Asset Management
Antartica Capital & BAML

Katherine Foster
Climate Development
UNFCCC, BIS

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Money Laundering Reporting Officer (MLRO)

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www.blockchaintriangle.io

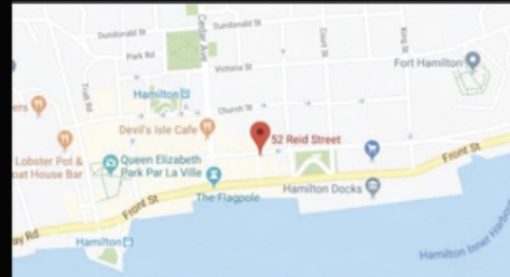
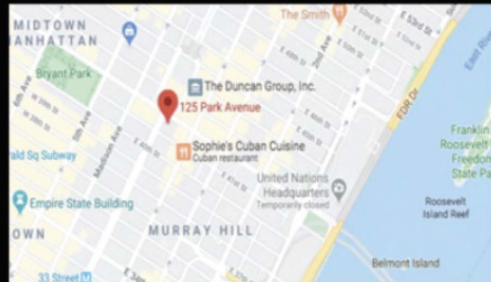
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LEARN MORE:



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Blockchain Triangle
White Paper



Blockchain Triangle
AssetOS Functionality



Blockchain Triangle
CivTech Video

