

SFA GREEN AND SUSTAINABLE FINTECH MEMBERS

PITCH BOOK

SFA is driving efforts at showcasing our members' solutions to other industries, enterprises/SMEs and other industry bodies and relevant agencies.

This is in line with our mission to:

- (i) increase our members' chances of success, and
- (ii) uplift our industry, and FinTechs in the Singapore ecosystem.

[Open to SFA Green and Sustainable Fintech Solutions / Providers]

-Blockchain Worx Pte Ltd-

IMPACT () LEDGER

Company Details

Green and Sustainable Fintech Category

ESG - Carbon Finance

Business Model

B2B2C/B2C

Website

https://www.impactledger.c om/

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Business Phone Number

Founded

2019

SFA-Fintech Certified?

Yes

Other information (provide URL if any)

Designed together with Barclays RISE

Pitch

As the drive to curb global warming gathers pace, scaling the voluntary Carbon Markets have become increasingly fundamental to achieving net zero greenhouse gas emissions. Impact Ledger delivers next-generation infrastructure for decentralized Carbon Markets. Operating at the junction of Blockchain technology, Digital Assets, and Socio-environmental Impact, the project harnesses modern decentralized finance (DeFi) approaches and Web3 technology to democratize participation, enables the structuring of all-new innovative climate finance products, and opens a plethora of opportunities to effectively channel capital towards combating climate change.

Problem/Opportunity and Solution/Product

Climate change is a global coordination problem and Web3 and Blockchain technology can play a pivotal role in boosting climate action by solving many of the underlying challenges of the voluntary carbon market. These include helping mobilize the entire potential supply, increasing transparency and liquidity, and aligning diverse stakeholders via a unifying market platform.

While Carbon markets are largely decentralized (credits are generated in one region, traded in another, and potentially retired in an altogether different one), most Carbon market platforms today (traditional as well as newer Blockchain-based solutions) are still centralized. They simply won't scale.

Impact Ledger is a Web3-powered decentralized Carbon Finance platform designed to accelerate efforts towards net zero emissions. The platform harnesses open protocols and DApps, to aggregate on-chain carbon credits, craft novel structured products, and create institutional-grade decentralized Carbon Markets ecosystem on the Blockchain.

Zero Trust security, mpc/multi-sig wallets, and integration with select existing financial systems provides a secure and compliant way for institutions and individuals to directly participate in this all-new medium of carbon finance.

The business model includes collaboration with licensed organizations in multiple progressive jurisdictions to create and offer Carbon-based financial products, democratize participation in Carbon Markets, and effectively channel capital towards addressing the most existential threat of our time.

-Celusion Technologies Singapore Pte. Ltd.-



CELUSION

Company Details

Sustainability Business Vertical

ESG reporting platform with automated data collection and digital tools aligned to global sustainability standards.

Business Model

B2B

Website

www.celusion.net

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Founded

2020

SFA-Fintech Certified?

Yes

Other information

https://www.celusion.net/sustain

Pitch

Celusion, a Singapore based FinTech company operating **Sustain** – An ESG data collection and reporting platform.

Sustain helps organizations in their sustainability goals by automating the collection of ESG data and transparently sharing their achievements to stakeholders with assurance.

The platform is a step forward to prevent green washing and periodically report progress on sustainability initiatives to shareholders, investors, and regulatory bodies.

Problem/Opportunity and Solution/Product

Sustainability reporting is an organization wide effort and companies lack the expertise to collect, analyze and report ESG data. This requires the establishment of a robust data collection and aggregation process which can be extremely time-consuming and resource intensive. The process also requires internal & external stakeholder engagement for their feedback on sustainability related matters.

Sustain is an ESG reporting platform that automates data collection, stakeholder engagement, & regulatory reporting.

Data collection is automated in the following ways

- 1. Integrate with enterprise software to pull ESG data
- 2. Autofill data from organization profile
- 3. Autofill reports from previous disclosures
- 4. Aggregate and calculate data from monthly data logs
- 5. Integrate with machines (IoT) to pull ESG data
- 6. API to accept ESG data from enterprise software

40% of reporting data is populated through automated data collection and aggregation.

Sustain **enables collaboration** across the organization by defining responsibilities through a RACI matrix for the data collection and authorization process.

Every data point within Sustain is **backed by evidence**, allowing organizations to report their sustainability initiatives with confidence.

Companies across sectors will benefit by digitizing their approach to monitoring and reporting their sustainability initiatives.



Company Details

Green and Sustainable Fintech Category

ESG /carbon data aggregation, and digital tools for decarbonisation and ESG

Business Model

B2B2C and B2B2B

Website

www.cogo.co

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Founded

2011

SFA-Fintech Certified?

Yes

Other information (provide URL if any)

- Cogo Founder Ben Gleisner talks with Sub11
- How the rising cost of living affects banking customers
- <u>5 Ways ESG creates value for banks</u>
- <u>Turning customer demands</u>
 into a competitive advantage
- How to build loyalty in the new era of digital banking

Pitch

Cogo is a carbon footprint management product that helps individuals and businesses to measure, understand and reduce their impact on the climate. Cogo does this through partnerships with some of the world's largest banks to integrate leading carbon-tracking functionality into their banking apps.

Cogo uses best-in-class models to provide accurate ways to measure carbon emissions specific to local markets and cutting edge behavioural science techniques to nudge customers to make more sustainable choices.

Our in-house teams work closely with banks at every stage of the product development and launch journey to help:

- Build REPUTATION
- Build CREDIBILITY
- Drive customer ENGAGEMENT

Cogo has already partnered with some of the world's biggest banks, financial institutions and thought leaders, currently works with 12 banks, with plans to double this in the next twelve months.

Problem/Opportunity and Solution/Product

Our pioneering technology and data helps people better understand the effects of their daily decisions and helps them take climate action.

Cogo supports behaviour change through its <u>five guiding principles</u> and offers users the ability to understand, measure and reduce their carbon footprint through their spending.

-DBS Bank-



Company Details

Green and Sustainable Fintech Solutions Category

Carbon footprint calculation,
Carbon offsetting,
sustainable financing
products and solutions

Business Model Banking and Finance

B2B2C, B2C

Website

DBS LiveBetter | DBS Singapore

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Founded

1968

SFA-Fintech Certified?

No

Other information (provide URL if any)

Pitch

DBS is a leading financial services group in Asia with a presence in 19 markets and headquartered and listed in Singapore. Recognised for its global leadership, DBS has been named "World's Best Bank" by Global Finance, "World's Best Bank" by Euromoney and "Global Bank of the Year" by The Banker.

The bank is at the forefront of leveraging digital technology to shape the future of banking, having been named "World's Best Digital Bank" by Euromoney and the world's "Most Innovative in Digital Banking" by The Banker. In addition, DBS has been accorded the "Safest Bank in Asia" award by Global Finance for 14 consecutive years from 2009 to 2022.

Problem/Opportunity and Solution/Product

In our 2021 DBS Consumer Sustainability Survey, 73% of Singaporeans indicated they would adopt greener lifestyles **only** if it was convenient for them. As everyone has a role to play in building a better world, it is important for consumers to have an accessible and convenient platform to take action and adopt sustainable habits in their daily lives. Living sustainably doesn't have to be inconvenient.

DBS LiveBetter is a one-stop digital platform for sustainability that empowers our users to Live more, Carbon less. A first of its kind in the industry, LiveBetter is integrated with DBS' digibank application to make it easier and more rewarding for our users to take sustainable actions towards more conscious living.

Key features of DBS LiveBetter include:

- 1. **Track Better:** Using the bank's proprietary carbon calculator, which was specially designed for Singapore, users can track their estimated carbon footprint based on their DBS/POSB debit and credit card transactions.
- 2. **Offset Better**: After tracking their carbon footprint, users have the option to offset it right from their mobile phone by participating in a curated portfolio of carbon projects focused on reducing GHG emissions.
- 3. **Give Better:** A platform to discover and support local organisations that make a positive impact to our environment and community. The donation process takes less than five seconds, and 100% of funds raised go towards the organisations.
- 4. **Invest Better:** Empowering users to learn more about sustainable investing and be a force of good by investing in ESG funds.
- 5. Drive Better: Accelerating an electric future with DBS' Green Car Loan.
- 6. **Spend Better:** Users can save money while going green by earning extra Green Cashback on selected Eco-Eateries, Retailers and Transport Services with <u>DBS Live Fresh Card</u>, Singapore's first eco-friendly credit card that's made from 85.5% recycled plastic. Users can also spend with <u>social enterprises</u> to support them in championing sustainable causes.
- 7. Renovate Better: Enabling sustainable homes with Green Renovation Loans.
- 8. **Power Better:** Convenient access to green electricity providers via <u>Home and Living</u> <u>Marketplace</u> for users to enjoy savings while reducing their carbon footprint.
- 9. **Gift Better:** Users can celebrate special occasions sustainably with <u>DBS Digital Gifts</u>, empowering them to go cash free and share blessings with QR Gift cards.
- 10. **Know Better:** Simple eco-friendly tips to empower users to adopt more sustainable lifestyles and habits.

-ESGTech-



Company Details

Green and Sustainable Fintech Category

ESG data management and disclosure needs on one platform

Supports Corporates, Banks, Investors, and Supply Chain

Business Model

B₂B

Website

www.esgtech.co

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Business Phone Number

Founded

2018

SFA-Fintech Certified?

Yes

Other information (provide URL if any)

Sign up for free demo here:

www.esgtech.co/schedule-dem

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Pitch

At ESGTech, we believe that capital distribution will include the efficient pricing of ESG risk and opportunities, driven by continuous material disclosure. We are on a mission to create the world's largest verifiable ESG dataset and change the way capital is distributed moving forward.

Problem/Opportunity

With ESG data currently sitting in siloed departments with poor collaboration functionality and auditability, it is difficult for companies and asset managers to monitor and track their ESG performance and/or ESG portfolio. ESGTech makes it easy for companies to measure, monitor and disclose ESG performance.

Solution/Product

ESGDisclose - Guided and seamless ESG reporting aligned with international standards and frameworks.

Best suited for companies at the start of the ESG journey, looking to produce an annual report according to international standards and frameworks.

- Effortlessly disclose ESG data in accordance with GRI, SASB, TCFD, WEF etc.
- Work across teams, functions, and external stakeholders on one platform
- Automatically generate disclosure reports in a compliant manner

ESGManage - Manage, measure and disclose verifiable ESG indicators

Best suited for companies looking to track indicators over time, create their own ESG metrics and manage data within a financial portfolio, supply chains and across subsidiaries.

ESGManage is helping to future-proof ESG data needs with features including:

- 1. Audit and assurance functionality
 - a. A system of record underlying each data point
 - b. Ability to upload evidence to provide proof
- 2. Flexibility and granularity for contextualization
 - a. Ability to create custom indicators on top of standard indicators
 - b. Ability to create custom derivation and categories for customised datasets during reporting
- 3. Easy to use
 - a. System-generated reports and roll-ups onto parent organization
 - b. Data points are automatically aggregated according to what has been assigned
- 4. Built for collaboration
 - a. Capital providers can track and manage portfolios and mitigate risk in a homogenous and consistent manner
 - b. Advisors and auditors can collaborate with clients on ESG strategy on one platform with access to permissioned-data from clients
 - c. Disclosing entities can manage their internal data as well as external suppliers on one platform
- 5. Cost-effective
 - a. Priced for various data and disclosure requirements

-FollowTrade Pte Ltd-



Pitch

FollowTrade is a social trading platform that allows families and friends to share and follow each other's investment journey in a simple & engaging way.

FollowTrade conducts executive education courses in Green Fintechs, Sustainability Reporting and ESG Investing for NUS, NTU, and SMU.

Company Details

Green and Sustainable Fintech Category

Executive Training Provider

Business Model

B2B

Website

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NA

Founded

2021

SFA-Fintech Certified?

Yes

Other information

Our current suite of executive training courses are Skillsfuture Singapore and IBF accredited.

Problem/Opportunity and Solution/Product

FollowTrade is able to customize a relevant ESG module for your executive education training requirements. Speak with us today to craft a programme to benefit your company.

-FPL Online Pte Ltd-



Company Details

Green and Sustainable Fintech Category

SaaS Solution Tailored to the Sustainable Business

Business Model

B2B, B2C

Website

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Founded

2017

SFA-Fintech Certified?

No

Other information (provide URL if any)

FPL Online-Find & Plug-in is a Technology enabler in the field of Digital Secure marketplace, Community Tech, and ecommerce.

Problem/Opportunity and Solution/Product

Reduce, Recycle, Reuse in practice.

Our core technology focuses on secure communications as a foundation for a digital ecosystem. We have piloted a Marketplace platform dedicated to build a Sustainable community. The platform integrates a self-service ecommerce platform to enable Reuse and Recycling of goods. While it is primarily aimed at growing a sustainable community, it also provides Corporates to Trade Carbon Credits, run net-zero campaigns, and manage their customers directly in a paperless, green friendly way.

The Solutions are Cloud Ready and emphasizes on use as much as you need and continuously optimize the use of resources – Reduce Principle.

The Sustainable Platform Demo is available on Request.

-GreenArc-



Company Details

Green and Sustainable Fintech Category

Al-driven impact investment and analytics fintech

Impact measurement, data analytics & reporting through an industry accredited impact framework, SaaS solution that focuses on debt markets

Business Model

B₂B

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Founded

2017

SFA-Fintech Certified?

Yes

Other information (provide URL if any)

Sign up for a free demo of our Impact Measurement solution, impact GINI:

https://www.greenarccapital.com/contact

Pitch

GreenArc is an award-winning impact investment and analytics fintech with an impact management technology solution: *impactGINI*. An industry-first impact measurement API offering impact measurement and reporting for debt investments, such as loans, bonds and credit markets. The solution is region agnostic and helps financial institutions across the globe transition, develop and deploy financial products towards sustainable development by measuring and maximizing the impact of their investments towards closing the UN SDG financing gap.

A big data solution, *impactGINI* goes further than traditional ESG risk analysis by leveraging the use of technology and data and combining it with the contextual nature of sustainability to drive more robust impact analysis through AI driven tools. Aligned with global industry standards, including the UN SDGs, the framework consists of a systematic process that measures and manages the expected impact of investments by calculating a proprietary developed impact score with impact analytics, providing a perspective for comparison and consistency across sectors and geographies, bringing standardisation to impact measurement.

Problem/Opportunity and Solution/Product

With US\$3trn invested for impact in 2020 and a market growth of 42%, the expected rise in demand for impact assets resulting from the irreversible shift of economic power to the more socially conscious population comprising millennials and females means that measuring and reporting impact is no longer a nice to have but a moral, regulatory and investor requirement across all sectors and regions. In addition, in an era of increasing greenwashing claims, skeptics are quick to disparage the sector of credibility, leading to questions about the validity and value of sustainable investing.

Crucially, what is missing is the need for a robust impact measurement system comprising of the tools required to assess and report the impact of investments to assure investors and asset allocators they are achieving the stated impact objectives, and not contributing to greater greenwashing. GreenArc's impactGINI quantifies the potential impact associated with investments, providing granular level and transparent impact analysis on an end beneficiary level, displayed on an integrated digital dashboard using a data driven process to ensure investors are aligned with and meeting their stated sustainability objectives.

As a SaaS offering, impactGINI can be used across the financial services industry:

- Asset managers
- Financial institutions
- Neo-banks/fintech lenders
- Economic development programs

-Greenfi (Climateforce Pte Ltd)-



Company Details

Green and Sustainable Fintech Category

ESG Analytics, Climate Risk Dashboards

Business Model

B₂B

Website

https://greenfi.co

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Founded

2021

SFA-Fintech Certified?

Yes

Pitch

Greenfi offers predictive analytics dashboards for ESG Financing based on Machine learning and Al models.

Problem / Opportunity

Banks, Financial Institutions and Corporates are raising the issuance of green financing and ESG-linked loans but struggle with complex unstructured ESG data, weak ESG indicators and unreliable scoring systems which makes them susceptible to greenwashing. Most institutions rely on a cumbersome ESG data management and validation process to make critical business decisions

Solution / Product

Greenfi's product is a SaaS based climate and ESG risk software which aggregates sustainability data from disclosures, sectoral ESG data platforms, public data, and combines it with audit and AI powered predictive recommendations for ESG-compliant investment opportunities, climate adjusted discounts, sustainability linked loans, green financing, and sustainable supplier management.

An explainable AI analytics tool with pre-built machine learning models for ESG decision intelligence. This no-code utility platform helps banks to ingest any type of siloed info coming from point solutions such as credentials, ERQ & ESG reports, news, regulatory info, climate risk, KPI performance etc. and get derived insights on relevant decision making mapped with user journey of various departments for ESG financing.

Business Model

Greenfi's model is a SaaS subscription-based model with tiers based on usage (transactions, counterparties, data) or a consumption-based model for access to API only.

At Greenfi, we are launching several new products that will break down the barriers to accessing ESG data and tools. Several FI's rolled out Greenfi in 12 countries. The tool has contributed to reducing greenwashing risk and led to a significant increase in sustainability finance origination pipeline.

-GreenFin Tech Pte Ltd-



GreenFin Tech

Pitch

GreenFin Tech Pte Ltd is a Singapore registered startup that is building an eco-system to enable green finance for sustainable projects.

Greenwashing is becoming commonplace and it has become difficult for the finance industry to search for credible green projects that help meet UN SDG goals.

Company Details

Green and Sustainable Fintech Category

Development of Green Finance Network (GFN) eco-system

Business Model B2B

DZD

Website

Under Construction

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Founded

2021

SFA-Fintech Certified?

No

Other information (provide URL if any)

SFA Corporate member

GFN or **Green Finance Network** is designed to bring together the key ESG players in the green finance industry and create an eco-system where lenders and investors can safely fund green projects developed by startups or by existing companies, both large and small.

GFN consists of a marketplace where curated green projects are available for lenders and investors to fund. **GFN** ensures that the projects are carefully curated based on industry ESG data analytics together with expert insights to give a high degree of ESG assurance.

Problem/Opportunity and Solution/Product

Many a times lenders and investors find that they have provided funding to ESG projects based on current financial evaluation criteria. After the projects are commissioned and the true impact of such projects on the environment are evaluated, it becomes evident that it was a greenwashing project. Not only does the company involved in the greenwashing project gets bad publicity, but also the financing institution who's reputation risk increases dramatically. This after the event situation is irreversible.

Green Finance Network (GFN) has been designed to prevent such after the fact damage from happening. **GFN** helps in identifying ESG projects that are carefully curated, based on ESG evaluation criteria, and before they are funded. This helps lenders and investors carefully select those projects that are truly green in nature.

GFN Project module allows ESG startups and companies to provide details of ESG projects to be funded. Then the data analysis and expert module evaluates these projects and provides a comprehensive analysis on each ESG project. This is reviewed by an expert panel which evaluates such projects to ensure the projects conform to industry level ESG acceptance criteria as well as UN SDG goals. The Funding module enables lenders and investors to see the results for each project and make a decision whether to fund a particular project or not.

-KewMann Pte Ltd-



Company Details

Green and Sustainable Fintech Category

K•ESG Platform K•ESG Data Hub

Business Model B2B

DZD

Website

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Founded

2014

SFA-Fintech Certified?

Yes

Other information (provide URL if any)

K•ESG Platform webpage: https://www.kewmann.com/products/kewmann-esg

Sign up for free ESG discovery workshop:

https://info.kewmann.com/esg-data-software-achieve-sustaina bility

Pitch

KewMann is a Singapore-headquartered Artificial Intelligence, (AI), ESG, Big Data Analytics company in Asia that leverages behavioural science to optimise results by predicting and influencing human behaviour through behavioural targeting. KewMann provides K•ESG platform that powers ESG data hub, sustainability applications which help the public listed companies (PLCs) and government agencies to achieve their sustainability goals and performance targets. Its clients and partners include stock exchange institutions, PLCs, government, and financial institutions in Asia.

Problem/Opportunity and Solution/Product

With mandatory disclosure of sustainability indicators, changes in reporting frameworks and compliance to international standards such as GRI, FTSE4Good, DJ, MSCI & S&P ESG ratings, it is crucial for PLCs and government agencies in Asia to have proper ESG processes to avoid negative consequences like non-compliance, reputational damage, and impact on stock value.

Some PLCs & government agencies faced many challenges in the journey such as communication gaps between departments, time consuming and resource-draining in manual processes, difficulties in collecting data consistently.

K•ESG offers end-to-end capabilities, including ESG reporting framework preparation, automated data collection and analysis tools, submission-ready reporting for continuous sustainability performance improvement and compliance with new standards and legal requirements. It optimizes data collection and reporting, freeing up time for employees to focus on strategic tasks, improving cost and time efficiency. This enables PLCs to establish a high-performing sustainability team and automate material sustainability issues for maximum efficiency.

-Oromico Pte Ltd-



Pitch

Company Details

Green and Sustainable Fintech Category

Data aggregation and financial reporting, Intelligent data and document management, Digital tools for wealth management

Business Model

B2B, B2B2C

Website

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Business Phone Number

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Founded

2017

SFA-Fintech Certified?

No

Other information (provide URI if any)

Sign up for an account https://app.orovault.co/

Orovault.co is a data aggregation platform that democratise financial data. Its proprietary technology efficiently and effectively acquire and aggregate millions of data-points from different sources into 1 single-view, including links to the original source. Orovault is a Singapore-headquartered FinTech company. Its clients and partners include family offices, independent trust companies, asset managers, Big4 accounting firms, fund administrators, WealthTech and FinTech Companies, wealth advisors, banks and UHNW individuals globally.

Problem/Opportunity and Solution/Product

Attention accounting professionals! Are you tired of dealing with stacks of paper statements and manually inputting data into your systems? It's time to make the switch to electronic statements.

With electronic statements, you can easily access your clients' financial information and streamline your accounting processes. No more sorting through endless stacks of paper statements and manually entering data into spreadsheets. Electronic statements allow you to quickly and efficiently import data directly into your accounting software, saving you time and increasing accuracy.

Not only is it more efficient, but it's also more secure. Electronic statements are protected by encryption and require a secure login to access, minimizing the risk of data breaches and unauthorized access.

And let's not forget about the environmental benefits. By switching to electronic statements, you can significantly reduce paper waste and promote sustainability in your industry.

So if you're ready to simplify your accounting processes, increase security, and promote sustainability, it's time to make the switch to electronic statements. Or ovault's solutions are the accelerant to your accounting processes. Working with electronic statements can allow accountants to save up to 80% of the effort in data entry, checking and investigations.

-STACS (Hashstacs Pte Ltd)-



Company Details

Green and Sustainable Fintech Category

ESG data aggregation, Data registry, Digital tools for decarbonisation and ESG

Business Model

B2B

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Business Phone Number

69204550

Founded

2019

SFA-Fintech Certified?

Yes

Other information

Sign up for a Free Trial or create your ESG profile today: https://esapedia.jo/reaister/

Live Industry Use Cases with financial institutions and corporates across Asia:

https://stacs.io/live-industry-use -cases-esapedia/

Pitch

STACS (Hashstacs Pte Ltd) is a Singapore-headquartered FinTech company focused on ESG FinTech, operating ESGpedia, which powers the Monetary Authority of Singapore's (MAS) Greenprint ESG Registry. STACS serves as the Nexus of ESG Finance with ESG data across multiple industries and digital tools for the financial sector to scale decarbonisation financing, as well as technology to provide end-to-end traceability of high-quality carbon offsets to mitigate residual emissions. Its clients and partners include global financial institutions, corporates, and SMEs.

Problem/Opportunity and Solution/Product

Data plays a key role in enabling better data-driven decisions, actionable strategy, and ongoing monitoring. Yet, ESG data today is often fragmented and originates from diverse non-digital sources, which may not be readily accessible.

Powering the MAS's Greenprint ESG Registry, ESGpedia is a one-stop common, standardised digital registry of ESG data across various sectors, combined with digital tools including data consent, conditional monitoring, and benchmarking. All these are delivered by strong connectivity (through API, SFTP, etc.).

Covering more than 4 million (and growing) ESG data points of companies and assets, across certificates, credentials, and disclosures, ESGpedia is Asia's leading ESG data registry of comparable, transparent, and third-party verified data. The registry is today empowering the financial sector and multiple industries across Asia towards sustainability.

ESGpedia's technology expertise in data aggregation, data harmonisation, actionable tools, and analytics has benefitted the financial institutions, corporates, and SMEs using the platform to chart their decarbonization and Net Zero pathways, achieve ESG goals, and ensure that capital is effectively mobilised to support sustainability across various industry sectors.

The registry has ready modules covering various <u>industry use cases</u>, including sustainability-linked financial products, supplier sustainability monitoring, financial portfolio monitoring, SME enablement, and high-quality carbon credits.

Regardless of your company sector, ESG focus, or how advanced you are in your net-zero journey, ESGpedia covers all your business sustainability needs.

ESGpedia modules for Corporates: Digital Corporate Disclosure Tools, Product Carbon Footprint Calculator, Carbon Reporting and Verification, and Fractional Carbon Offset

ESGpedia modules for Financial Institutions: Data Exchange, Green Credentials Checker, Conditional Monitoring and Screening, Portfolio Creation, Benchmarking Analysis

-TrinityEco Pte Ltd-



Pitch

TrinityEco is a Singapore-based Climate Fintech company that provides sustainability reporting and green financing products and services to help businesses mitigate and adapt to climate change.

Company Details

Green and Sustainable Fintech Category

Climatech , ESG Fintech, Big Data

Business Model B2B

Website

Trinitye.co

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Founded

2019

SFA-Fintech Certified?

No

Other information (provide URL if any)

https://www.linkedin.com/company/trinityeco

TrinityEco aimed to be the Wordpress of sustainability compliance which focused on helping SMEs and investors meet increasing ESG demands through fintech and regtech that helps enhance the profile and processes of companies.

Problem/Opportunity and Solution/Product

60% of businesses can't assess climate risks competently with current sustainability standards as current solutions are expensive, time consuming and inaccurate. Reports by EY, Eco business, McKinsey have shown that the root cause of these issues includes;

- 1. Poor availability of data (>60%)
- 2. Low Accuracy or completeness of data (60%) 3. Limited resources to complete the reports (90%) 4. Lack of transparency (>40%)
- 5. Knowledge gap (50%)
- 6. Poor interoperability of data tools (60%)

TrinityEco has developed Trivity which is an end-to-end sustainability reporting platform that integrates data from various sources across 18 sustainability frameworks, databases, and rating systems using machine learning. This allows businesses to manage their sustainability performance and identify issues while connecting them with relevant service providers and IoT systems. The platform also enables carbon offsetting activities that can be monitored and audited for revenue generation. In doing so, the platform helps automate sustainability reporting while improving data management, accessibility, and cyber-safety for businesses.

Overall we help companies make sustainability reporting easier, affordable, actionable and data centric by turning business assets & sustainability activities into green financing revenue streams.



Company Details

Green and Sustainable Fintech Category

ESG Reporting, ESG Monitoring, RegTech

Business Model

B₂B

Website

https://www.u-reg.com/

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Founded

2019

SFA-Fintech Certified?

Yes

Other information (provide URL if any)

- Member of the <u>MAS</u> <u>Project Greenprint</u>.
- Partner of <u>Linux</u>
 <u>Foundation's</u>
 <u>OS-Climate</u> to facilitate <u>ESG</u>
 reporting across jurisdictions.

Pitch

U-Reg is a Singapore-based RegTech, recognized as a RegTech100 company. The U-Reg platform, built for regulatory processes, facilitates multi-party collaboration, data exchange, and regulatory reporting through a single integrated platform. U-Reg is leveraging its regulatory expertise to deliver best-in-class ESG reporting solutions for corporates and financial institutions.

Problem/Opportunity and Solution/Product

- Modulable reporting universe. Users define their reporting universe
 based on major reporting standards (including TCFD, SFDR, SASB, SGX).
 Once defined, the platform provides a single source of truth from
 which all reports can automatically be generated effectively
 eliminating all input redundancies.
- Collaboration. Users can request or share data via secure links, from internal and external business counterparts. Data can also be directly retrieved from sensors, or leading data providers.
- Assurance. External stakeholders such as consultants are granted access to execute on-platform reviewing, auditing, certifications, and more.
- Workflows is a process management application complementing U-Reg's ESG reporting application. Users define custom workflows in minutes, easily assign tasks to team members, and track progress of the organization's on-going ESG reporting. Users are guided through the platform's applications to execute tasks at the right time and place.

U-Reg was the first reporting platform to be integrated with ESGpedia, Singapore's official ESG data registry. U-Reg users can directly publish their reporting onto the registry, through a simple click.

-UOB Finlab-





Company Details

Sustainability Category

Innovation Programmes for SMEs + GreenTech Accelerator

Business Model

B₂B

Website

www.thefinlab.com

Contact Person

Will Leona

Business Email

Will.leong@uobgroup.com

Business Phone Number

Founded

2015

SFA-Fintech Certified?

No

Other information (provide URL if any)

SIP: <u>Sustainability Innovation</u> <u>Programme - The FinLab</u>

GTA: <u>The Greentech</u> Accelerator - The FinLab

Pitch

The FinLab is UOB's innovation accelerator that brings the ecosystem together to catalyse business growth and transformation. With a regional presence in Singapore, Malaysia and Thailand, The FinLab provides access to a range of business and technology experts, tools and content through The FinLab Online and in-person programmes. These programmes range from supporting the FinTech and start-up community in developing solutions, to assisting the Small and Medium-sized Enterprises (SME) community in going digital and innovating for sustainability. Founded in 2015, The FinLab has supported and connected with more than 20,000 businesses globally.

The Finlab has 2 key sustainability programmes that is focused to support the SMEs and tech solution providers.

<u>Sustainability Innovation Programme (SIP)</u>

Launched in 2021, SIP is a 2-week programme to help SMEs transform their companies into sustainable and green businesses. It provides deep insights across a variety of sustainability topics such as energy efficiency, sustainable finance, renewable energy certificates (RECs), sustainable packaging, and carbon management and ESG reporting. The programme educates businesses on how sustainability can play a part in their business to balance impact while ensuring profit and productivity.

The Greentech Accelerator (GTA)

GTA is a 3-month global programme, to grow and transform innovative greentech solutions to meet the economic and environmental needs of businesses and to forge a sustainable future for all. Launched in May 2022, the first cohort of 12 startups were shortlisted from over 150 applicants across 45 countries. The select group were put through the programme – focused on scaling their greentech solutions, through masterclasses, business matching, mentorship and partnership opportunities with UOB's network.

-2EX Technology Pte. Ltd-



2EX (2EX Technology Pte Ltd) is a Singapore-headquartered FinTech company focused on ESG FinTech, operating <u>X Pay</u>,

Our mission is to fight global warming by applying Cutting Edge Technologies to FinTech Industry and contributing to Carbon Market and Green Energy projects.

Company Details

Green and Sustainable Fintech Category

Sustainable Payment Solution and Digital tools for real offsetting and ESG Reporting

Business Model

B2B & B2B2C

Website

https://2ex.technology

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Business Email

ksaglam@2ex.technology info@2ex.technology

Business Phone Number

6589 8807

Founded

2022

SFA-Fintech Certified?

(Applied)

Other information

X Pay Subscribe to be the first to download our app https://2ex.technology

Our Vision

Our vision is to be the most diverse and exponential Climate Tech company. Supporting our clients on their road to Climate Adaptation and in achieving Global Sustainable Goals.

Our Goals

Our Global Climate Commitment focus is on environmental Adaptation by accelerating and achieving the UN's Sustainable Development Goals. Including 7, 13 and 17

2EX helps consumers live more sustainable lives by tracking and offsetting their CO2 emissions using cutting-edge Green Technology via X Pay. The product can reduce CO2 levels and commit to SDG targets. Carbon intelligent, predictive, sustainable payment integration platform. Verified and integrated with quantified carbon credit generator projects.

Go Carbon Neutral

The exact amount of CO2 that you wish to retire can be done transparently via connected immutably and verified carbon credit. Our platform measures trace and measure your impact by a verified 3rd party.

X Pay Features

- Consumer Climate Data
- Behavior Climate Analysis
- Sustainable Consumption
- Impact
- Reporting