

RAAZ

Impact | Finance | Evolved

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THE PAST
Centralized,
Hierarchical,
Reporting

←--- **transparency** ---→

THE FUTURE
Evolutionary
Stakeholder
Influence

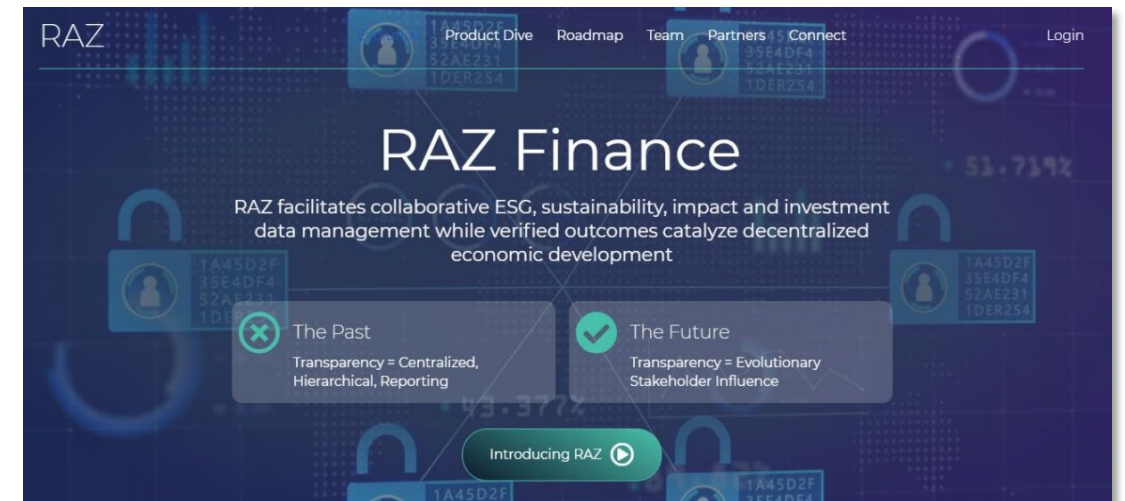
RAZ engages stakeholders to influence economic, social and environmental outcomes across an evolving digital ecosystem.

RAZFinance.io is stakeholder engagement network and due diligence tool that makes it possible for:

PROJECT OWNERS to measure and manage integrated impact-financial data and performance.

INVESTMENT FUND AND ASSET MANAGERS to find verified impact, ESG and sustainable investment opportunities.

INDIVIDUALS to finance verified impact, ESG and sustainability outcomes.



RAZ transparently records progress according to


✔ Impact themes and metrics

✔ ESG strategies

✔ Sustainability targets and indicators

✔ Capital allocation commitments


✔ Economic outcomes



Margaret Mondlane
 123 Points
 Subscriber
 @Margaret • Joined August 2021

Stakeholder reputation scores shape their influence on:

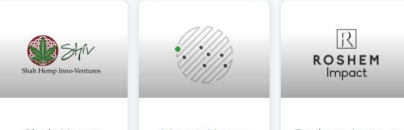
- Projects
- The Network's Development
- Capital Deployment
- The RAZ Marketplace



Box Bag – Shah Hemp Cosmetics Pouch – Shah Hemp Executive Laptop Side Bag – Shah

Stakeholder engagement is incentivized through:

- \$RAZ token rewards
- Access to impact-verified products
- Incentivization for data-driven achievements

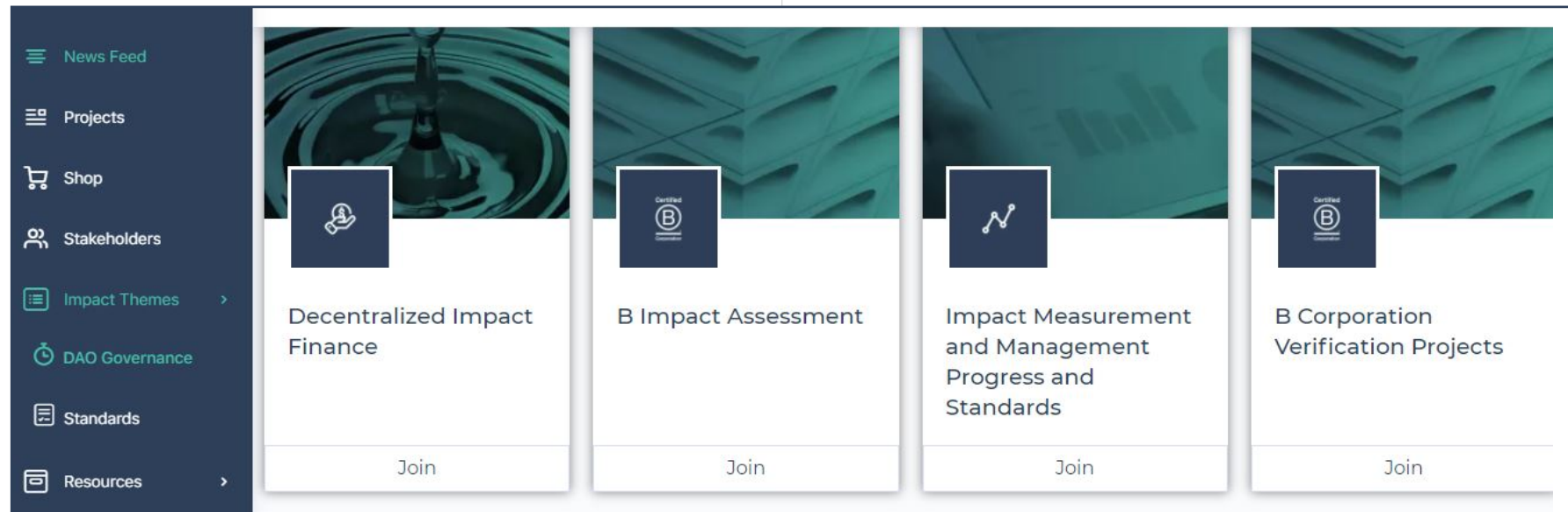


Shah Hemp Maven Hemp Roshem Impact

Project Owners can benefit by:

- Showcasing their verified positive impact to a wide range of audiences
- Accessing funding

The community influences due diligence, impact-financial assessment, measurement and management practices through evolutionary, increasingly decentralized, governance:



Stakeholders:

| participate in the verification and ranking of products, companies, projects and initiatives |

| engage with projects on an individual or group level while transactions are processed through the platform |



Stakeholders are rewarded for participating in a project that leads to:

| products being added to the RAZ marketplace |

| funding and investment catalyzed by the platform |

Product Dive

Where We Are Now

Impact Themes are **customized** according to:

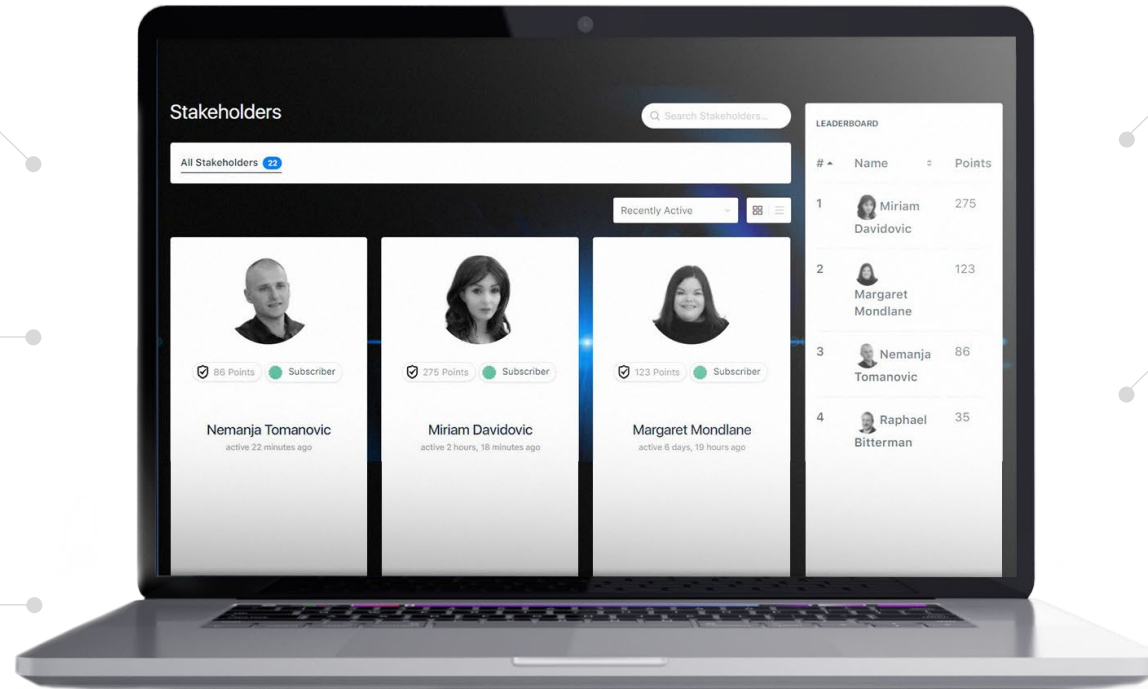
- | The goals of companies, initiatives and their funders

- | Metrics established by the community

The platform records **action steps and progress** across the ESG, sustainability, impact and financial landscape.

Stakeholders, including: investors, team members, employees, suppliers, customers, verification experts and intended beneficiaries can verify and influence outcomes.

Engagement is incentivized through gamification, points, awards and ranks.



Details on the **capital allocated**, and deployed, to each initiative involved in the realization of an Impact Theme can be provided.

Each **company and organization** that utilizes the platform onboards members from their own stakeholder groups.

Project owners maintain control and ownership over their data, and can set access levels for their projects, inclusive of:

- | Publicly viewable

- | Accessible to the \$RAZ community and open for feedback

- | Limited to the project's stakeholders

[The Business Model]

01.

Subscribed Project Owners receive customized dashboards and define access controls for their initiatives.

02.

The network receives transaction fees related to funding deployed, support and advisory services delivered through the platform.

			
Evaluation Support ★★★★★ \$3,000.00	B Impact Assessment completion – Growth stage company ★★★★★ \$1,000.00	B Impact Assessment completion – Early stage company ★★★★★ \$500.00	Impact Investor Memberships ★★★★★ \$1,000.00

Project Owners

- ✓ Onboard stakeholders to track outcomes while they are unfolding;
- ✓ engage with advisors and data verifiers;
- ✓ while accessing expert support on a fee-for-service basis.

Where We Aim to Be

2022 and Beyond



Raz becomes a fully decentralized network platform.

- Timelines, proof points and verification events are recorded on transparent blockchain ledgers;
- Confidential and proprietary data is stored in both hash format and off-chain on secure servers;
- Off-chain data bridged to a diverse range of blockchains via oracle solutions and smart contracts.



Data privacy: stakeholders and project owners retain full control and ownership over their data.

RAZFinance.io facilitates the indexing and ranking of project performance as part of its DeFi-driven **impact, ESG and sustainable investment market.**

Any \$RAZ holder can support stakeholder-approved companies and causes by:

Donating

Lending

Investing

\$RAZ token launch, private sale and ICO



\$RAZ ENABLES STAKEHOLDERS TO:

Shop for impact-verified products;

Support stakeholder-verified companies and causes by:
Donating | Lending | Investing;

Earn tokens by making conscious purchases, supporting initiatives, engaging with projects and referring active community members.



FOR PROJECT OWNERS AND ASSET MANAGERS, \$RAZ UTILITY EXTENDS TO:

01

Subscription discounts for holders seeking to launch a project on RAZ.

02

Incentivization and compensation for project stakeholders, impact-financial data auditors and verifiers:

- Delayed incentives;
- Rewards for Multi-project commitment.

03

Capital deployment to verified impact-driven opportunities, companies and startups:

- Assets maintain liquidity through NFTs representing high-definition data (Merkle trees of document-tation). Investment opportunities are supported by impact-financial datasets, facilitating efficient due diligence and secondary market trading;
- Impact, ESG and sustainable investment assets traded through the RAZ network.

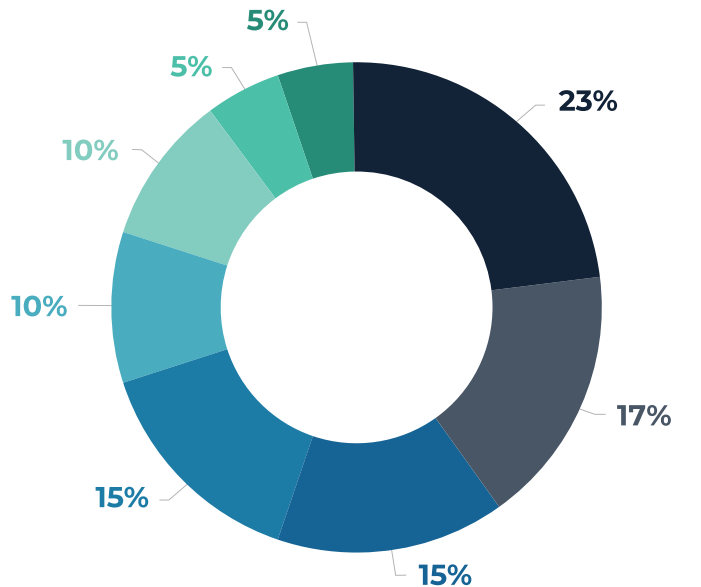
04

Impact-verified carbon and sustainability credits.

05

Courses, training, support and advisory, including impact assessment, measurement and management.

Token Distribution



- Data Verification, Network
- Fundraising, Investors and Strategic Sale
- Team
- Exchange Listings, IDO 2
- Marketing and Partnership
- Reserve and Liquidity
- Advisors
- IDO

Initial Circulating Supply **80,000,000**

Team	5%	4,000,000
Advisors	2%	1,600,000
Data Verification	2%	1,600,000
Private Sale	5%	4,000,000
Community	5%	4,000,000

Sales Stages

Private Sale	5%	4,000,000
Amount Raised		\$480,000
Price per token		\$0.12 USD
Community/ICO	5%	4,000,000
Amount Raised		\$560,000
Price per token		\$0.14 USD

The Market Opportunity

\$53 trillion

Global ESG assets by 2025

More than one third of total assets under management.

According to Bloomberg, McKinsey and the Global Sustainable Investment Alliance, the largest shift in capital allocation occurred in 2021, leading to a \$3 Trillion inflow of investment into “green”, sustainable and ESG-driven economic recovery initiatives. ESG momentum is rising. While the next wave of growth is emerging across Europe, China, Japan and the USA, policy makers and market authorities are accelerating ESG disclosure requirements for both corporations and investors.



**\$17 trillion
or 33%**

USA ESG assets

Between 2018 and 2020, **ESG-related assets grew by 42%**, reaching a total of USD \$17 trillion. This now represents 33% of total USA assets under management. In 2021, ESG strategies outperformed their non-ESG counterparts.



\$2.1 trillion

Global impact investment market

In 2020, **the impact investment market reached roughly \$715 billion** in assets under management, according to the GIIN. The International Finance Corporation (IFC) put the estimate even higher: \$2.1 trillion.

Roadmap

Q4 of 2021	Q1 of 2022	Q2 of 2022
<ul style="list-style-type: none"> • Development, launch and commercialization of a Due Diligence and Stakeholder Engagement Platform from Q3 of 2021. • Blockchain solutions identified and initial partnerships confirmed. • Due diligence and data gathering conducted for the RAZ stakeholder community. • Marketing and outreach focused on value created for stakeholders. • \$RAZ token private sale and initial community release. • Community and shop platform launched. • Global and crypto payment processing. • Impact-verified products can be purchased with \$RAZ. • Stakeholders can earn \$RAZ by engaging with projects and referring active community members. • Reputation scores shape individual stakeholder influence on projects. 	<ul style="list-style-type: none"> • \$RAZ token community and public sale. • Project Owners can list on the RAZ market to qualify for investment, grants and donations. • Community and shop mobile app launched. • Verification events and proof points recorded on transparent blockchain ledgers. • Off-chain data securely stored through decentralized solutions. • NFT market launch deploys sales revenue to impact-verified projects. • Reputation-based voting and governance enabled through smart contracts. • Stakeholders can earn \$RAZ by making conscious purchases and supporting initiatives. • Financial services regulatory requirements met: • Reporting and correlation functionality developed. 	<ul style="list-style-type: none"> • RAZ DAO governance influences verification standards, calls for proposals and treasury fund allocation. • RAZ launches as the first decentralized stakeholder network. • Decentralized network and mobile app launch facilitates cross-project collaboration. • App, services and funding support for additional currencies managed by the RAZ DAO treasury. • RAZ wallet enables investment, support and donation to impact-verified projects. • Oracle solutions integrated to facilitate efficient due diligence. • RAZ data enables the trade of impact-verified carbon and sustainability credits as datatokens and NFTs.

Roadmap

Q3 of 2022

- Integrated reporting correlates capital allocation to economic, social and environmental outcomes, alongside financial return;
- The RAZ process transforms previously unrelated data into interconnected digital assets that become unalterable and transparent;
- \$RAZ exchange listing;
- The RAZ wallet enables swaps of \$RAZ and partner tokens to community currencies;
- The RAZ shop and wallet catalyze stakeholder access to impact-verified products, essential goods and services, education and healthcare across emerging markets and beyond.

OUTCOMES

The RAZ Finance platform simplifies ESG and investment data management while making the influence of impact on financial performance transparent and verified.

SOLUTIONS AND APPLICATIONS:

Impact verification | DeFi-driven asset trading | Reduced risk for investors | Increased investment liquidity | Faster and more efficient due diligence | Access to integrated impact and financial data | A \$RAZ-driven market for stakeholder-verified impact, ESG and sustainable investment opportunities | Deployment of capital and funding to purpose-driven companies, projects and initiatives.

[The Evolution of RAZ]

Each step from due diligence, capital deployment and outcome realization is tracked and verified by company stakeholders, \$RAZ holders and the RAZ DAO community, alongside impact verifiers and partner organizations.



Capital Deployment

Data becomes integrated | Results are tracked across transparent blockchain ledgers | Off-chain data is securely bridged

Inflows of investment financing - how capital is allocated and whether a company's actions align with investor expectations.



ESG, Sustainability and Impact Data

ESG risk assessment, active improvement and data collection throughout the process of realizing the company's intended impact.



Revenue and Financial Performance

Economic outcomes are correlated to action steps taken, and outcomes realized related to ESG, sustainability and impact.

⚠️ Challenges

Finance, Impact and ESG speak different languages.

- ESG-related financial performance data is largely driven by public capital markets. The potential of impact, ESG and sustainability-driven investments is limited by a traditional focus on exponential growth and public market trading.
- Many investors are challenged by limited vetted, investable and impact-verified opportunities, high investment minimums, and low quality deal flow. Individuals, family offices and private or sovereign funds seeking to explore investing into ESG and impact-driven opportunities are hesitant and reluctant to take long term capital-intensive positions.
- ESG and impact metrics are not universally standardized. A market need exists for the clear and transparent ranking of companies and investment opportunities.
- Investors have limited liquidity in fast-moving private markets driven by increasingly conscious consumer demand.
- Across the venture capital and private equity space, there is limited data on how impact and ESG strategies lead to financial return. This results in trapped value and misaligned incentives between growth and impact.

💡 Solutions being developed by RAZ

- The RAZ dashboard tracks data from companies at all stages of growth. Stakeholder-verified positive impact alongside financial data facilitates due diligence.
- Datasets compiled by RAZ across shorter, project-based timelines, facilitate integrated impact-financial vetting and due diligence. RAZ tracks how capital is allocated to ESG, sustainability and impact initiatives, while aiming to measure the influence of outcome realization on financial performance. **Near-term results across fixed timelines can be verified by all stakeholders.**
- **2022 and beyond:** Companies and initiatives can customize their chosen metrics and seamlessly report on integrated outcomes through a decentralized network.
- Investor liquidity will be strengthened by secure and tokenized data, leading to increased access to capital for mission-driven companies.
- Capital deployment towards the realization of Impact Themes is tracked from the onset of an initiative. Timelines related to impact, ESG and sustainability outcome realization are correlated to revenue, substantiating how decision-making influences financial performance.

Competitors

How is RAZ different?



Diginex ESG

A tool that facilitates the entire reporting process and supports companies regardless of their size, industry or sustainability reporting experience. DiginexESG enables the generation of ESG report up to 6x faster, while facilitating increased productivity and organization across the ESG data management process.

User data is stored on Microsoft Azure and documents are linked to reports.



Novisto

A sustainability management platform that helps companies streamline data collection, improve data quality, benchmark performance, and communicate more effectively with internal and external stakeholders. Novisto automates workflows to facilitate responses to all ESG reporting frameworks and surveys. AI-driven insights monitor the impact of key ESG metrics on financial performance.

RAZ datasets and token utility aim to facilitate increased investment inflows to verified opportunities, as well as liquidity for investors. RAZ collects documentation, progress and verification data in order to facilitate efficient investment due diligence and develop a blockchain-driven secondary market. Progress according to existing frameworks can be tracked while Impact Themes are customized to a company's unique initiatives. Progress is verified by stakeholders that participate in realizing outcomes.

RAZ secures client data and establishes access controls that facilitate due diligence, tokenization and data trade. DiginexESG reports can complement RAZ processes that track stakeholder-driven collaboration towards outcome realization.

RAZ facilitates active collaboration between stakeholders engaged in the realization of an impact-driven initiative. Action steps are verified while outcomes are unfolding, and independent experts and auditors can review claims. Verification is incentivized through rewards provided in cryptocurrency. Datasets are tokenized to facilitate secure access, exchange and trading. Companies can upload their progress while tracking the cost of impact, ESG and sustainability initiatives, while correlating their outcomes to publication campaigns and revenue.

Competitors

How is RAZ different?

Inyova

A company whose mission is to make it easy for everyone – even beginners – to invest in a sustainable and responsible future, without compromising their returns. The platform facilitates direct capital deployment according to impact topics that match investor values. Offerings are available from around 400 companies. The Inyova Engine selects 30-40 that fit with personalized impact topics and exclusion criteria. The platform builds strategy according to best practices for diversification, risk-optimization, and liquidity.

Investment due diligence is facilitated through stakeholder-led collaboration towards the realization of specific outcomes. RAZ proves that progress occurred in accordance with specific timelines and claims, and facilitates verification by the people engaged in, and benefitting from, a company's impact initiatives. RAZ facilitates data trading, while developing a cryptocurrency and DeFi-driven impact, ESG and sustainable investment market. Capital can be deployed to new and emerging impact-driven companies and initiatives addressing the world's greatest challenges.

SoPact

A technology based social enterprise committed to helping organizations measure impact by directly involving their stakeholders. Their vision is to make the world a better place through co-creating a globally accepted impact measurement and management framework and streamlining cross-sector efforts.

SoPact facilitates impact report creation based on publicly-available impact metrics. Reports generated by solutions such as these can be uploaded to RAZ and verified. RAZ provides verification and a streamlined overview of financial and impact data across a company's operational timeline.

Blue Mark

A Tideline company, was created to meet the need for reliable, third-party assurance of impact claims and practices. The company offers two types of verification services – Impact Practice Verification and Impact Performance Verification – designed to help clients increase credibility with investors and satisfy expectations for impact accountability and transparency.

BlueMark's solutions can be integrated with RAZ for the purpose of data verification, while RAZ facilitates data management and blockchain solutions. Financial inflows and outflows, alongside impact and ESG data points, are entered within one platform and verified. Data is correlated to precise verification timelines and performance in order to facilitate more accurate reporting.



Leadership & Co-founders



Miriam Davidovic

*Co-Founder -
Governance, Impact
Data, Blockchain and
Decentralized
Finance*

Miriam founded Roshem Impact in 2017, a Certified B Corporation recognized as being among the “Best for the World™” in the Workers Impact category for 2021. The company provided web development, policy and governance, communications and impact management solutions to purpose-driven companies. The team created, and exclusively focused, on RAZ based on the unmet market need for stakeholder-driven, integrated, impact and financial data management. Miriam leads data management, verification, blockchain and impact-financial integration initiatives across the RAZ platform and network. Her leadership experience spans across the USA, Canada, Serbia and Israel as related to impact finance, impact measurement and management, information technology, marketing, intellectual property, purpose-driven corporate governance, due diligence, Environment, Social and Governance policy and practice.



Raphael Bitterman

*Co-Founder –
Strategy and Business
Development*

At RAZ, Raphael brings together an ecosystem of aligned, mission-driven, pioneers at the intersection of impact and finance. He manages investor relationships and partnerships with leaders across the ESG, blockchain, and DeFi, impact tech, agricultural tech, sustainable and regenerative business landscape. He is a licensed attorney in Israel with 20 years of Intellectual Property law experience. For 19 years, he worked in the diamond and jewelry space to develop market access opportunities through technology, while driving sales and operating tenders. At this time of transition to a global regenerative economy, he is focused on how emerging technologies can drive digital transformation. Through RAZ, he seeks to influence the achievement of world-changing positive outcomes that drive financial growth, decentralization and increased prosperity for all stakeholders.



**Nemanja
Tomanovic**

*Technology
Development
Project Manager*

Nemanja developed our Proof of Concept at razfinance.io. He is an expert at online community management as well as front-end development. He has worked with Roshem Impact since 2019, and has created WordPress-based websites and community platforms for impact-driven initiatives across the e-commerce, advisory and consulting, trading, and sustainable business landscape. At RAZ, he manages priorities, workflows and HR related to the expansion of our in-house team, blockchain integration, data security and while ensuring our team meets and exceeds milestones and KPIs in accordance with investor expectations.



**Selena
Ivanovic**

*Marketing and
Communications*

Selena has led Roshem Impact since 2020 and managed communications and marketing projects for impact-driven firms and initiatives. She led the team to B Corporation Certification and participated in developing and executing a Workers Impact Business Model that led to the company being recognized in the top 5% of B Corps globally, as part of the 2021 Best for the World list. She led the organization of the Roshem Impact Summit, an online conference that brought together prolific speakers to explore the emergence of a regenerative economy. The RAZ Finance initiative was officially launched through working groups led by conference participants, and publicized in July 2021. At RAZ, Selena manages stakeholder communications, client service and onboarding, social media, digital and video content development. Selena previously worked for the Novak Djokovic Foundation, where she managed communications strategy and fundraising.

Advisors



**Joshua
Boles**

*CEO of Neo Flow
Asset Management*

As the CEO of Neo Flow, Joshua leads a multi-disciplinary investment management company focused on Digital Assets, Decentralized Finance, and Web 3.0 blockchain projects. The firm's relationships and blended investment approach have led to early access to the most advanced Digital Asset protocols and next-generation technology. His career history has included being a Senior Investment Advisor, Executive Director, Chief of Staff and Business Development leader working with federal clients and the Department of Defense. He has managed a Single Family Office for 10 years, with approximately 4,000 multifamily units in five US states including a portfolio of investments across the venture capital and private equity space.



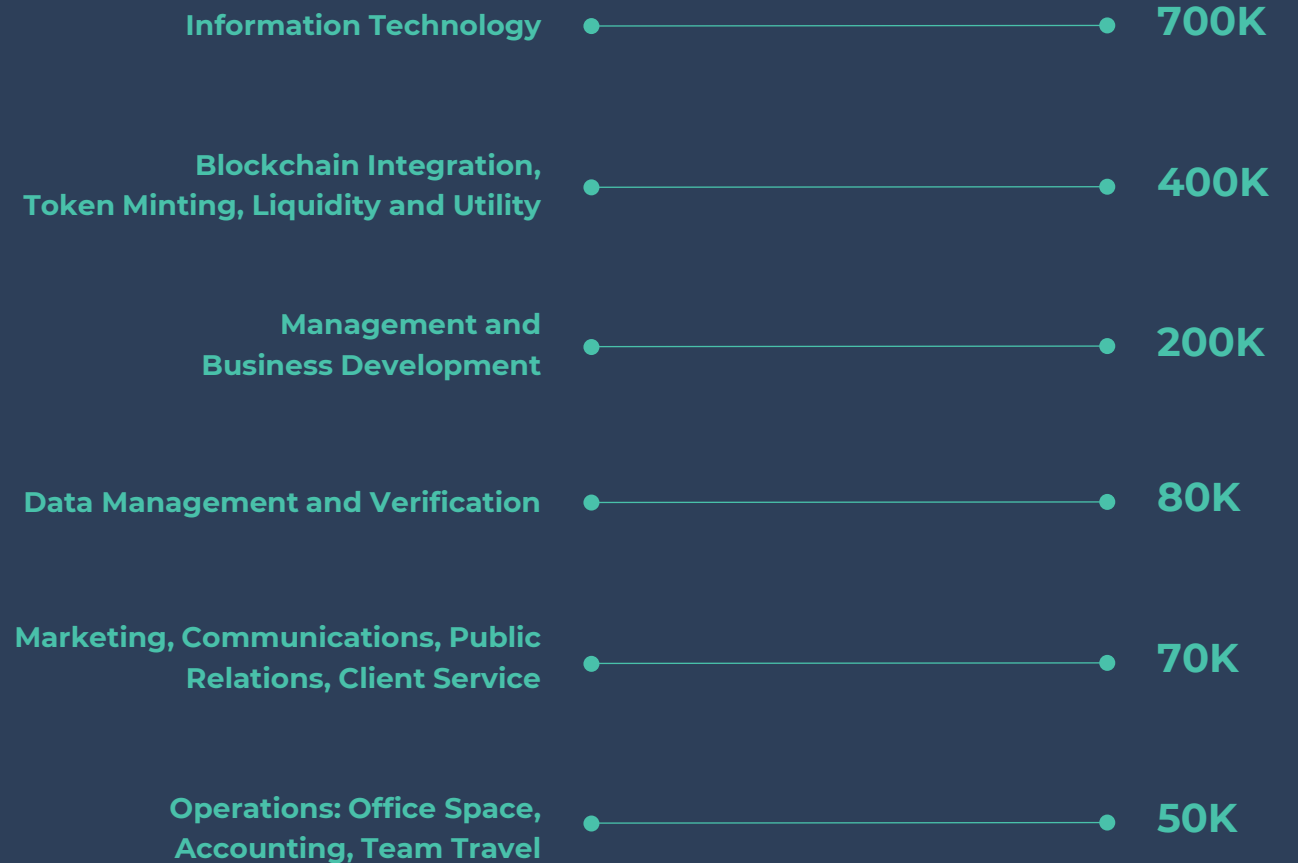
**Margaret
Mondlane**

*Environment, Social
and Governance*

Margaret has over 20 years experience in environmental, social, governance (ESG), and project management consulting for private, public, and international clients for a multitude of industries. At Roshem Impact, she has advised on risk mitigation and provided oversight over projects as a Benefit Officer since 2019. At RAZ Finance, Margaret reviews ESG and impact data while becoming the project's lead verifier. She has a Bachelor's degree in Natural Resources Management from Colorado State University, a Master's degree in Environmental Management from the University of Cape Town and a Certificate in Corporate Social Responsibility from the University of Colorado and Leeds Business School.

Raising Aligned Capital

\$1,500,000 USD for Business Development, Data Gathering Tool and Dashboard Platform, Blockchain Integration, Data Management and Verification System, Marketing, Communications and Operations.



Growth and Development

	Phase 1	Phase 2: ICO	Phase 3: ICO	Phase 4	Phase 5	Phase 6	Phase 7
Capital	\$300,000 Minimum Viable Product	\$700,000 Decentralized network and token launch	\$500,000 to Develop Product and Investment Market	2022 Seed Round: \$2,000,000 to \$7,000,000	2023 Series A Round: \$7,000,000 to \$10,000,000	2024 Series B Round: \$10,000,000 to \$20,000,000	Potential for 10x growth by 2026
Network Members	Early adopters: 50+ stakeholders 8-10 companies	100+ stakeholders 3-5 investment funds and 30+ companies	10-20 investment funds, 50-100 individual investors and 80-100 companies	30-50+ investment funds, 300+ stakeholders, 200+ individual investors and 500-700 companies	100+ asset managers, 1000+ stakeholders, 800+ companies, and 500+ individual investors	300+ investment funds and asset managers, 5000+ stakeholders, 4500+ companies and 3000+ individual investors	Wide adoption by asset managers, financial advisors, investors and companies at all stages of growth.
Revenue from Subscriptions, Transaction Fees, Product and Investment Market		\$30,000	\$200,000	\$400,000 for 2023	\$1,000,000 for 2024	\$5,500,000 for 2025	\$70,000,000
Total Revenue		\$30,000	\$230,000	\$630,000	\$1,630,000	\$7,130,000	\$77,130,000

Capital Allocation for Network, Tokenization and Business Development

	Phase 1	Phase 2	Phase 3
Information Technology	Stage 1: Proof of Concept \$100,000 Stage 2: Minimum Viable Product, Blockchain Integration and Token Launch \$100,000	\$250,000 Product Upgrades, Decentralized Network and Mobile Application Launch, \$RAZ decentralized exchange listing	\$250,000 - Data Science and Security, Product Development and Scaling Investment Market Launch
Blockchain Integration, Operations, Data Management	\$12,000	\$88,000 \$200,000 Token Liquidity Pool	\$100,000
Management and Business Development	\$45,000	\$60,000 \$25,000 Pilot market project	\$70,000
Office Space and Accounting	\$6,000	\$7,000	\$7,000
Travel	\$7,000	\$10,000	\$13,000
Data Management and Verification	\$10,000	\$35,000	\$35,000
Marketing, Communications, Network and Project Support	\$20,000	\$25,000	\$25,000
Total	\$300,000	\$700,000	\$500,000

Benefits for Investors

Convertible Notes and Share Purchase Agreements that mirror capital inflows from each investor across all RAZ Finance corporate entities launched during the first three phases of growth prior to a Series A raise:

Israel	Serbia	USA	Hybrid Equity + Tokens Model
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\$RAZ:

17% reserved for fundraising, investors and strategic sale

Returns are driven by:

- Subscriptions, transaction fees;
- The expected increases in token demand, utility and resulting price.

Preferential terms for future **Equity Financing or Liquidity Events:**



SAFE Agreements with **30-40% discounts** for early investors;



Priority access to the RAZ Finance platform, impact and ESG reporting support for investor portfolio companies at incentivized rates for the entire investment term;



Industry-specific customization of platform functionality: impact, ESG, sustainability and financial data provided by investor portfolio companies is collected and reported to maximize competitive advantage across your investment strategy.

RAZ Finance

Technology and impact management solutions are being developed by:



ROSEM Impact

a Certified B Corporation and **2021 Best for the World™**
honoree, ranked in the top 5% of B Corporations globally
for impact on Workers.



Engage with us through
miriam@roshem.com and raphael@roshem.com