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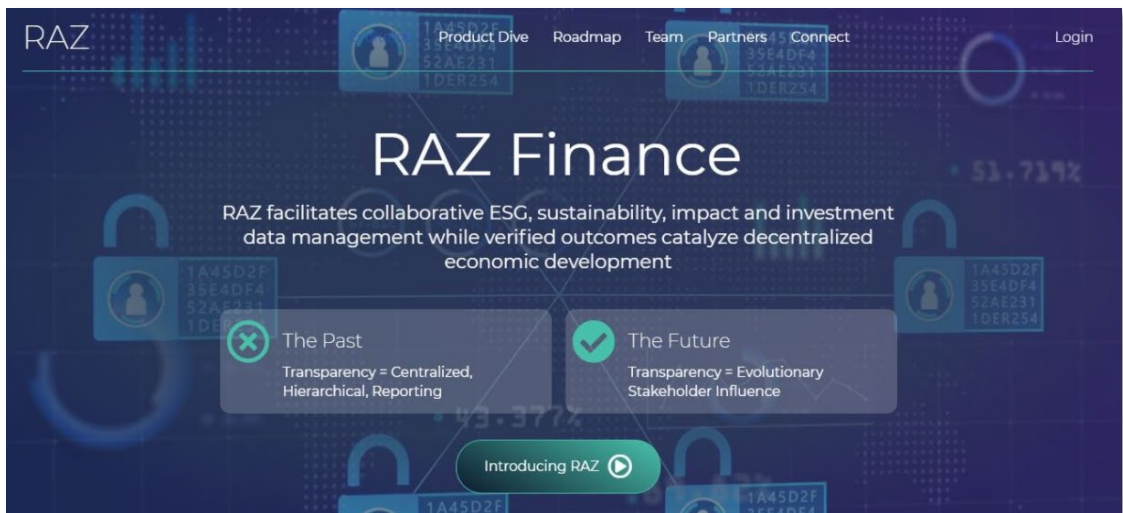
RAAZ

Impact | Finance | Evolved

Information Deck 2021

RAZ Finance catalyzes impact for everyone

Individuals can influence economic, social, environmental and governance outcomes across the evolving RAZ network.



THE PAST

Centralized, Hierarchical, Reporting



transparency



THE FUTURE

Evolutionary Stakeholder Influence

RAZ makes impact-financial data transparent across unalterable timelines

RAZFinance.io is a stakeholder engagement network and due diligence tool

FOR INDIVIDUALS, GROUPS, FUNDS AND ASSET MANAGERS, RAZ FACILITATES:



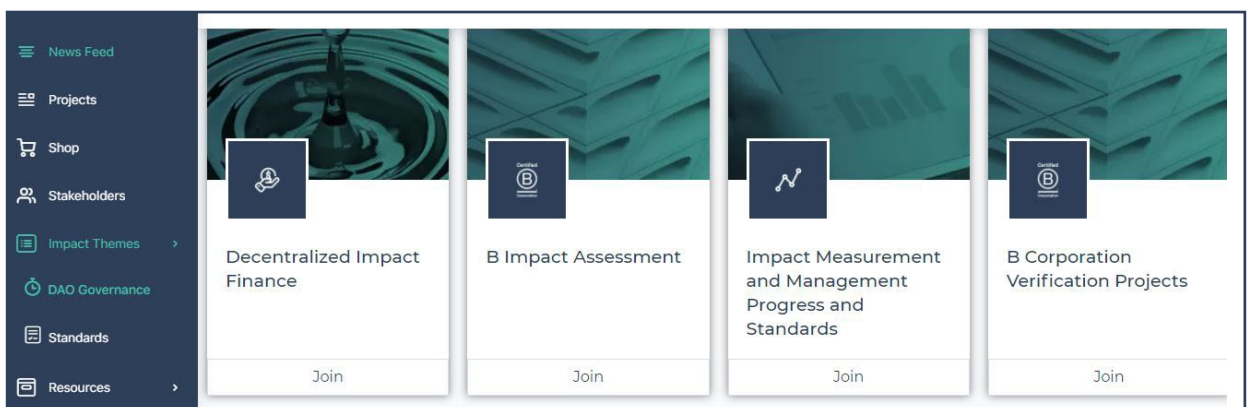
Project Screening and Selection



Financing



Economic, Environmental, Social and Governance Data Tracking



Actions and results are recorded while unfolding, as a digital “time capsule” on the Tezos blockchain.

The RAZ process ensures the authenticity of data, claims and progress.

Individuals

- | **Verify and rank** outcomes;
- | **Engage** with projects;
- | **Earn** rewards;
- | **Transform their reputation ranks**, and achievements into digital assets;
- | Shop for impact-verified products;
- | **Access** support services, resources and training;
- | **Finance** positive impact by donating, lending and investing.

Project Owners

- | Showcase their verified positive impact;
- | **Measure and manage** integrated impact-financial data and performance;
- | **Obtain** certification for the companies and initiatives they represent;
- | **Qualify for and access** funding in the form of grants, loans and investment.

Value-Aligned Groups and Decentralized Pods, Investment Fund and Asset Managers

- | **Find and finance** verified economic, impact, ESG and regenerative opportunities
- | **Track how capital is deployed and outcomes are realized** in alignment with integrated impact-financial expectations

Current Network Functionality

Dashboard, Community Platform, Impact Theme and Initiative Customization | Qualification for, and Access to, Funding | Stakeholder Influence on Outcomes | Screening and Due Diligence | Capital Deployment Tracking | Data and Outcome Verification | Data Ownership and Access Control | Incentivization through Gamification, Points, Awards and Ranks

THE FUTURE



Raz becomes a fully decentralized network platform.

Data across the landscape of

Due Diligence

ESG and Impact Data Collection. Stakeholder-Led Positive Impact Frameworks, Themes and Metrics.

Capital allocation

commitments and Deployment.

Revenue and Financial Performance. Regenerative Economic Development and Outcomes.

Becomes integrated while being transformed into unalterable and transparent assets . RAZ launches a secondary exchange that facilitates due diligence, capital deployment and liquidity across the landscape of ESG, impact and sustainable investing opportunities

Revenue Model



Network

Project Owner dashboard subscriptions

- **Platform licensing** to Project Owners representing:

Organizations | Municipalities | Institutional Investors | Impact Investment Funds | Sovereign Wealth Funds | Banks | Family Offices | Investment Advisors | Trading Platforms | Retailers | Purpose-Driven Enterprises at any stage of growth.

- **Revenue-share agreements** formed within groups and pods across the network;
- Product **sale and distribution** revenue.



Certification

Assessment fees related to:

The engagement of the RAZ community alongside independent data verifiers.



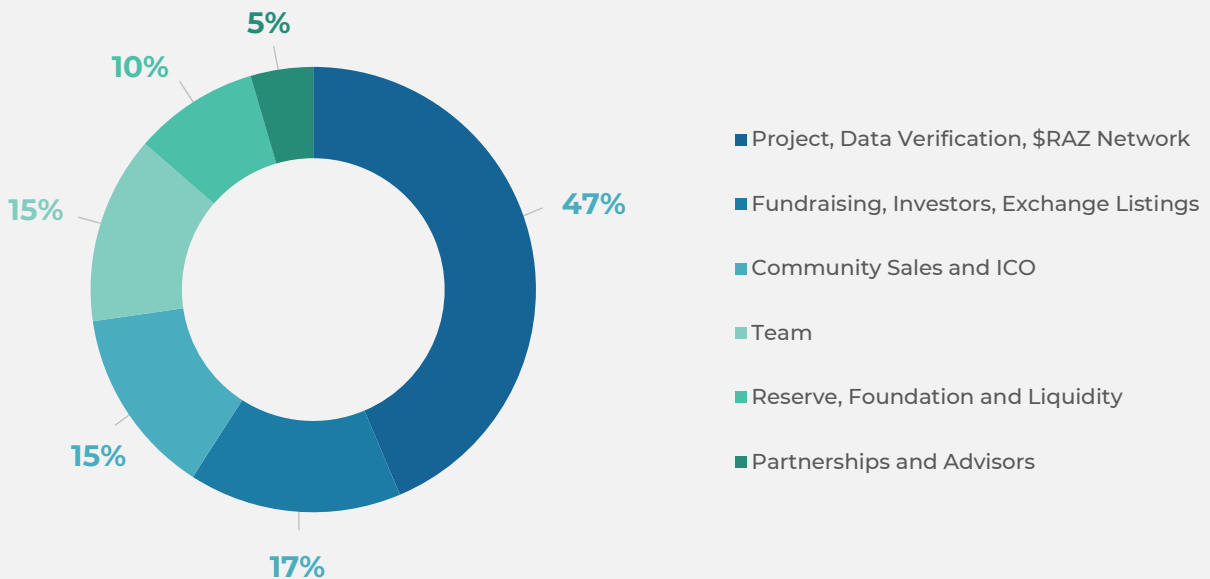
Transaction fees

- Digital asset trade and funding deployed to projects;
- Support and advisory service escrow, payment and delayed incentive transactions.

[\$RAZ]

<p>Purpose</p>	<p>Financing of projects: Donations Loans Investment</p>
<p>Incentivization and rewards for individual stakeholder achievements including impact verification, investment, project engagement and referrals</p>	<p>Access to impact-verified <u>products and services</u></p>

Allocation



Competitors

diginex ESG

inyova

PROVENANCE

novisto

alice

sopact

BLUE / MARK

Lab

How is RAZ different?

Project Owners benefit from an evolving impact databank that features practical examples of Impact in Action across all projects that have publicized their progress across the RAZ network.

ESG and impact reports can complement RAZ processes that track stakeholder-driven collaboration towards outcome realization.

The RAZ community, alongside independent experts and auditors, can review claims.

Action steps are verified while outcomes are unfolding.

Leadership & Co-founders



Miriam Davidovic

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



Raphael Bitterman

Co-Founder - Strategy and Business Development

Technology and Marketing



Nemanja Tomanovic

Technology Development Project Manager



Selena Ivanovic

Marketing and Communications

Advisors



Joshua Boles

CEO of Neo Flow Asset Management



Margaret Mondlane

Environment, Social and Governance



Jan Lunde

Decentralized Development and Blockchain Technology



Saul Singer

Business Strategist at Roshem Impact

[The Market Opportunity]



\$53 trillion
*Global ESG
assets by 2025*

More than one
third of total assets
under management.



**\$17 trillion
or 33%**

USA ESG assets

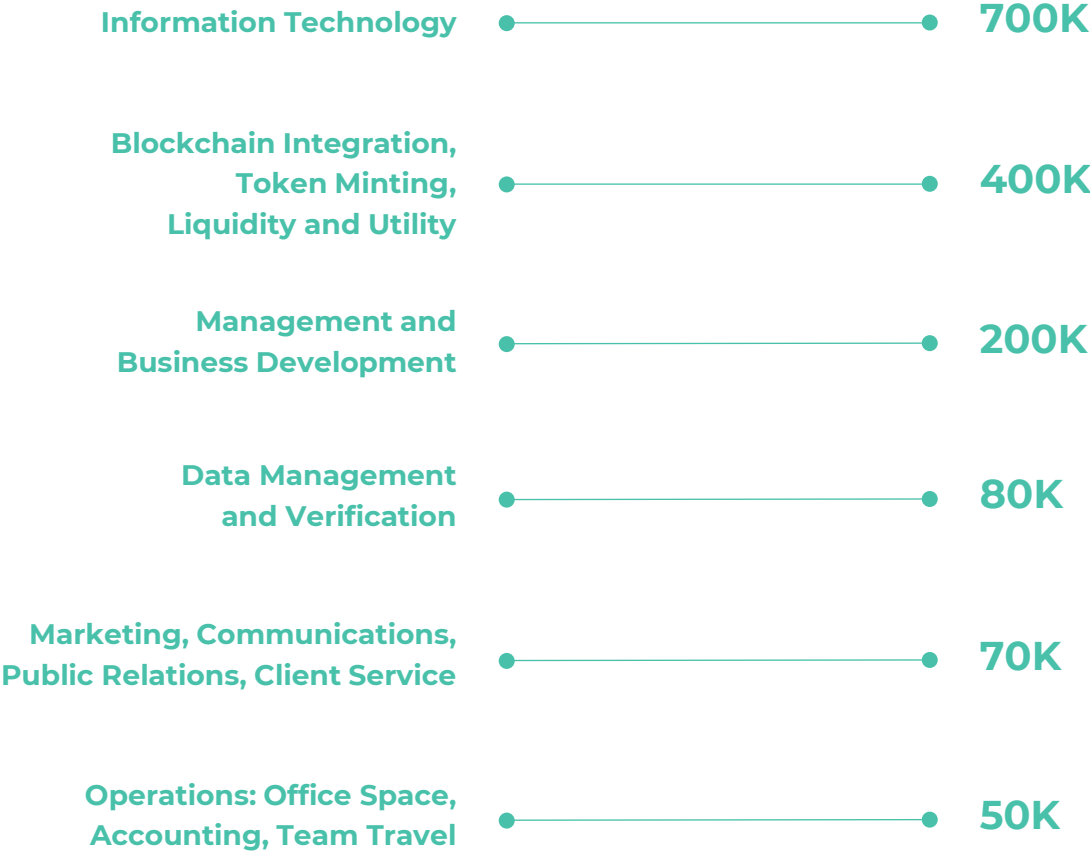


\$2.1 trillion

*Global impact
investment
market*

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: 2021 - 2022 Private Sale	Phase 2: 2022 – Private Sale	Phase 3: 2022-2023
Capital Raised	2021: \$100,000 Proof of Concept 2022: \$200,000	\$1,300,000 Decentralized Network Development	Seed Round/ICO: \$2,000,000 to \$7,000,000
Projected Revenue		\$230,000	\$630,000

	Phase 4: 2024	Phase 5: 2025	Phase 6: 2026-2027
Capital Raised	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 in revenue by 2027
Projected Revenue	\$1,630,000	\$7,130,000	\$77,130,000

Benefits for Investors

SAFE (Simple Agreement for Future Equity) + SAFT (Simple Agreement for Future Tokens) 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

International Scaling

\$RAZ:

17% reserved for fundraising, investors and strategic sale

Returns are driven by:

- Subscriptions, transaction fees;
- Expected increases in token demand, utility and resulting market price .



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.



2021

Certified



Corporation



Workers

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