

# WHITEPAPER



A Blockchain-Based Ecosystem for Combating Climate Change

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#### **CLIMATE CHANGE AND BLOCKCHAIN FACTS**

2020 was the second warmest year on record and the end of the warmest decade (2010- 2020) ever recorded.

Carbon dioxide (CO<sub>2</sub>) levels and other greenhouse gases in the atmosphere rose to new records in 2019. Climate change is affecting every country on every continent. It is disrupting national economies and affecting lives. Weather patterns are changing, sea levels are rising, and weather events are becoming more extreme. Although greenhouse gas emissions are projected to drop about 6 per cent in 2020 due to travel bans and economic slowdowns resulting from the COVID-19 pandemic, this improvement is only temporary. Climate change is not on pause. Once the global economy begins to recover from the pandemic, emissions are expected to return to higher levels.



# Climate Change impacts are growing and solid scientific evidences show the severity of climate change in every part of the Earth:

The levels of Carbon dioxide (CO<sub>2</sub>) in the air have reached its highest in **650,000 years** 

The Arctic sea ice reduced to its lowest ever recorded level in history in the summer of 2012

out of the 17 warmest years recorded occurred **since**2001

Multitemporal data revealed that the polar ice caps are losing mass (about 287 gigatonnes are lost every year)

Climate change effects are now being felt globally

Long-lasting changes to the climate system with potentially irreversible consequences are occurring.

The painful fact is that governments and politicians are too slow when it comes to act against climate change, despite the fact that they have the resources and authority to do so. Also, an individual's resources are not enough to face this challenge. Since the government is not being proactive in tackling climate change, we need to take it upon ourselves to save the Earth.

## Can individuals solve this challenge?

Many see climate change as a big problem. They are now paying attention to what we stand to lose and are ready to play their role in tackling this problem by changing their habits. Although this is not enough, many people are ready to financially contribute to saving the Earth. If we could quantify the challenge posed by climate change per person, like a low amount of \$10 per person, many people would be willing to contribute.

However, there are two problems that prevent people from accepting the solution to climate change:



## **Human thoughts**

People could start to believe that they are donating an unfair amount, thinking that others are not contributing or are contributing a very low amount. They could feel that since everybody else is not bothering to contribute \$10, they shouldn't bother either.

People commonly think that public organizations and governments should be left to handle the financial obligation, feeling powerless as individuals. This is what economists refer to as the 'tragedy of the commons.





## Organizational problem

Problems associated with who will be in charge of collecting data and detailing all of the efforts prevent people from embracing the solution to climate change. This is a problem because people know governments won't take this responsibility.

Despite the Paris Agreement's positive sentiment, it's insufficient in tackling the problem. The least it could do would be to bring countries together to tackle climate change.

## THE BLOCKCHAIN

The Blockchain is a technology that was originally used in Bitcoin (the coin that pioneered the cryptocurrency market). It is able to execute secure and reliable financial transactions between two parties without using intermediaries.

Blockchain can be viewed as a form of distributed ledger that uses encryption to store records of transaction data that cannot be tampered with. The data is usually stored through its peer-to-peer network through the use of the consensus of peers to make each transaction valid.

One of the main advantages of a blockchain system is that it gets rid of, or reduces, costs in different applications, especially in financial services. It removes the need for a central authority in executing and authorizing transactions. Instead, transactions go directly from sender to receiver.

The Blockchain is a groundbreaking technology in society today. It is being used by big multinational businesses around the world for carrying out financial transactions. Some big companies are also investing into this technology and even patenting their blockchain-based ideas so that they can be ahead of other fintech corporations.

Also, blockchain synchronizes well with the internet of things (IoT) which are able to collect and exchange data within their internal networks. The IoT enables objects to be controlled remotely across network infrastructure and also gives room for more direct integration of the world with computer-based systems. This improves efficiency, accuracy, convenience, and also leads to economic advancement.

Imagine if we had one centralized medium where funds can be contributed to fight climate change. This will go a long way in empowering individuals that are interested in making a difference in this mission and also allow them to receive a share of the profits.



## **ABOUT NATCOIN**

NATCOIN is a unique and secure decentralized cryptocurrency powered by Binance Smart Chain BEP20 smart contract. The platform enables anyone in the world to take part in the fight against climate change. Thanks to blockchain technology and tokenization, anyone can act by purchasing tokens and get shares in return through staking bonus.

The NAT5 team will collaborate with companies and individuals that are interested in taking specific climate action that will mitigate  $CO_2$  and they will use blockchain technology for this purpose. The task involves planting 1 tree in the real world in an ecological restoration project to fight climate change. The tree can then be sold on an online platform in a unitary manner (more on this later). The main goal is for everyone to remain profitable in a way they will be able to redeem rewards from their actions against climate change. The profitability of the participants is crucial to increase the value of the currency.

Unlike our competitors based on CO<sub>2</sub> credits, our project is based on true and verified real world actions, like planting trees. Our goal is to plant at least 10 million trees to tackle the problem of climate change and make cryptocurrency part of the fight. We want to create a symbol for the common person to be able to take part in this struggle against climate change, while using the revolutionary blockchain technology to achieve it. This is a cryptocurrency that will keep increasing in value over time because we will be reinvesting part of the annual profits into the market and paying out dividends.

Funds generated from the ICO will be used for different purposes. This will be discussed later in this whitepaper.

We will make use of a tracking system that will enable participants to track our financial investments and transactions. All information will be transparent and also updated efficiently.

We have formed a board of advisors that comprise highly experienced professionals of technology, energy and venture capital industries. This will ensure that we remain on track to achieve our mission.



## **PROBLEM & SOLUTION**

#### **PROBLEM**

#### Carbon accounting

The process of measuring the carbon footprint of even a single product involves measuring the emissions of every input in a manufacturing process across global supply chains. This is not only stressful, but also costly. The process also has no assurance of accuracy.

Corporate carbon accounting and offsetting are currently carried out manually. They are time-consuming and expensive. The level of granularity also rarely produces certainty.

Measuring broader environmental liabilities, like deforestation, water consumption, and social impact, makes the process complex and also comes with its costs.

#### Carbon mitigation and hedging

It is challenging to mitigate the current emissions liabilities. Hedging for future liabilities is more challenging.

Government mandated credits that are traded on marketplaces are liquid and they can be placed on a balance sheet as an asset. However, these credits have short expiration dates, thereby making them ineffective as long-term hedges.

Institutional investors mandated credits have long expiration dates, but they are traded over-the-counter. This makes them difficult to classify as assets on a balance sheet.

Companies that want to quantify their environmental liabilities usually navigate an obscure world beyond their competence, and they end up delivering uncertain results. The process of carbon accounting is complex, expensive, and carbon credit markets are also complex and opaque. Even companies with the right intentions are currently encountering challenges to carbon accounting and offsetting, thereby limiting its use in mitigating global emissions.



#### SOLUTION

#### **Tokenomics**

Nat5 offers a direct solution to build liquidity in carbon mitigation markets by creating an asset-backed and utility coin (NATCOIN) that can be independently audited via internationally recognized third-party firms and by automating and integrating carbon accounting and offsetting into global supply channels.

#### **Tokenization**

Blockchain technology provides a cryptographically secure means of managing digital assets. Increasing number of organizations are exploring the use of blockchain technology in existing asset classes. Asset-backed tokens that are backed by physical assets provide the benefits of instant transferability, automation and cryptographic security to another asset class. Tokenization refers to the process of integrating an asset onto a blockchain platform.

The Nat5 platform enables the tokenization of a natural asset (i.e. trees). Through this process, these products can move easily between disparate supply chain management systems and throughout the Nat5 ecosystem.

## Nat5 is leveraging the following aspects of the blockchain technology:

- Immutable records of token ownership and utilization.
- Global fungibility and transferability of tokenized assets.
- Natural integration into other blockchain platforms.
- Ability to integrate NATCOIN tokens into supply chain management systems.





## **ECONOMIC FACTS POTENTIAL**

#### MARKET POTENTIAL

According to the Organization for Economic Cooperation and Development, about \$103 trillion of cumulative investment between 2016 and 2030 is required to combat climate change. This means that there is room for huge profits for those who invest in this industry.

Since the adoption of the Paris Agreement in December 2015, a total of 189 countries have submitted their plans to fight climate change. These plans include investments in energy efficiency, low-carbon cities, climate-smart agriculture and sustainable forest management (which is similar to an area that NATCOIN is involved in). These plans provide a clear roadmap for investments that will produce climate-resilient infrastructure and offset higher costs via fuel savings.

Sustainable forest management balances the demand for forest products with the preservation of healthy forests over the long term. It is important for maintaining the economic and environmental benefits of trees during an era of growing global population and rapid climate change.

According to a report launched by IFC in November 2017, the historic global agreement on climate change, which was adopted in Paris, created about USD 23 trillion in opportunities for climate-related investments in emerging markets between 2017 and 2030. According to the report "State of Finance for Nature" launched by UNO in May 2021, Forest Based Solutions alone will require USD 203 billion in total annual expenditure globally, that is equivalent to just over USD 25 per year for every citizen in 2021. The world needs USD 8.1 trillion investment in nature by 2050 to tackle the planetary crisis it says.

The IFC has invested in 56 sustainable projects along the forest product supply over the past decade. This investment is worth \$1.5 billion. During the same period, IFC Advisory Services also supported 44 projects worth \$30 million on activities that relate to tree planting.

This shows the huge potential in this industry and the opportunity for the NATCOIN currency value to increase over time.



#### THE POTENTIAL OF CRYPTOCURRENCIES

Businesses throughout the world spent about \$2.5 billion in 2016 on blockchain solutions. This is expected to rise over \$19.9 billion by 2025. Most of the future market growth will be due to the activities of the financial services industry.

Blockchain technology is a promising technological trend in the information technology sector. Apart from its ability to disrupt how the financial industry works, it will also have an impact on other industries such as technology, consumer goods and media.

Using blockchain technology as a means of approaching more people in the world in an efficient, simple, fast, reliable, safe and confidential way maximizes the potential of our initiative.

## **OUR VISION**

#### **OUR PURPOSE**

With NATCOIN, we want to promote massive climate action through investment incentives using the power of Binance Smart Chain and a tokenization approach. These two technologies fit our necessity as it allows people from all around the world to participate in a fast, reliable, scalable and eco friendly manner. The idea beyond the creation of NATCOIN is to enable many people to contribute to climate action using NATCOIN as a means to invest in ecosystem-based solutions.



#### NATCOIN INVESTMENT DIFFERENTIATION

A huge number of ICOs recently went public, and generated a great deal of expectation of the long-term use of cryptocurrencies. Without having any tangible assets or real-word usefulness for most of these currencies, most of them had poor profit schemes and made investors run into loss.

NATCOIN was created to go against the norm and to bring blockchain technology to physical world applications. The main differences between our ICO and others are:



To grow our capital pool, 50% of the money raised in our ICO will be used to plant trees. This makes the Net Asset Value of our token to increase with time, making NATCOIN a blockchain to have its value tied to the performance of a project.



Our token is capable of appreciating because it is built on a profit-sharing smart contract design. NATCOIN presents itself as a Token-as-a-Service business model; this allows contributors to have a share in our income. The smart contract token allows owners to have access to our bounty program which will be 10% of the funds raised from the ICO.



We hope to achieve a wide recognition and become a world-renowned symbol. By producing big results from our efforts, our coin's brand will gain more recognition and attract more investors



Unlike other ICOs, we will hire the service of top auditing companies in the world to make all our transactions and activities transparent to our investors. This will give them peace of mind knowing that their investments are managed appropriately.

We will provide updated information about our investments and the money we are making, as well as the impact we are creating. This will be possible through blockchain solutions.



We will prioritize maximizing profits through our financial and  ${\rm CO_2}$ -mitigation activities. Our main goal is to propel currency appreciation by growing our assets, distributing dividends and capital gains. If our goal of becoming a household symbol for climate change is achieved, this will go a long way in increasing the value of the currency.

#### **EXECUTION AND FUTURE**

Tree planting will be the main source of the funds; since its income will be made by selling trees and carbon offsets. Our focus is on thinking big to be able to make a remarkable impact. Therefore, a total of 60 million NATCOIN units will be sold in our token sales. Our goal is to ensure that maximum profit is achieved while mitigating climate change. As stated earlier, every financial activity will be preceded by an audit to ensure due diligence and accountability.

## **DEVELOPMENT TIMELINE**



FUTURE:We will be working earnestly to create a global brand and to encourage planting trees and other activities that reduce  $CO_2$  emissions to help save the Earth. We will become an icon for this cause.

## NATCOIN TOKEN DEVELOPMENT PLAN

#### **DETAILS**

NAT5 Organization is issuing NATCOIN tokens through the smart contract system that is powered by the BEP-20 token.

The NAT5 Organization is subject to audits. This will ensure the transparency of our operations and security of funds. We will hire a highly reputable company to coordinate all audit issues.

#### **TOKEN NAME: NATCOIN (NTC)**

The tokens will be assigned pro-rata to the funds provided to NATCOIN Foundation in the Initial Coin Offering (ICO).

The NATCOIN platform consists of one token: NATCOIN, a utility token. The NATCOIN token will be the primary value that can be used to execute actions on the platform. The NATCOIN tokens will be used in different ways within the NATCOIN platform depending on what investors want to do.



In general, tokens are digital keys that give users access to a particular service or resource. This has been made possible on the NATCOIN platform by the technology that enables the BEP-20 token.

The amount of token can either be fixed or infinite (depending on the platform) and this determines the value of a token.

To understand how important tokens are, you can view them as seat tickets at a sports game. The tickets will give you an opportunity to have access to the sporting event. In another way, each seat in the sporting arena will be assigned to a ticket. Depending on where your seat is located in the arena, the tickets will be priced in a local fiat currency (such as USD or GBP). A person that has the tickets can sell his or hers for a price that is greater than or less than the current rate. The limited quantity of the tickets will make the price of the ticket increasing since less tickets will be available as time goes on.

Just as the tickets will allow you to sit in a sports arena, tokens will allow you to interact with different aspects of the network. You can also sell or exchange tokens with other people that would like to have access to the NATCOIN network.

#### NATCOIN TOKEN DISTRIBUTION

NATCOIN has a maximum token supply of 100 million. Out of this, 25 million tokens are reserved, 5 million tokens are for platform & Exchange development and 10 million tokens for Marketing & Advisors. The remaining 60 million tokens will be made available for the ICO as shown in the table below. Token sale will comprise:

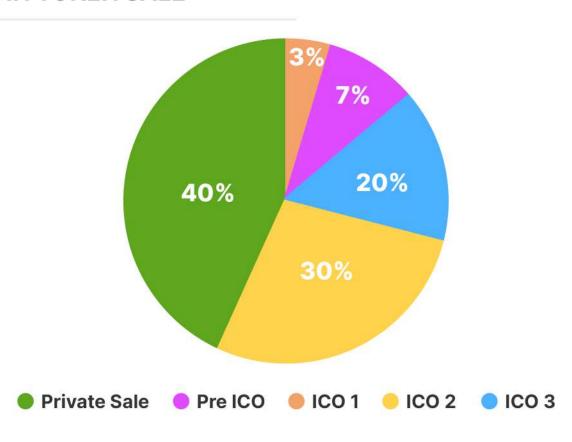
A private sale
The pre ICO
3 sets of ICOs

Stage	<b>Token Distribution</b>	Price (€)	CAP (€)
Private Sale	1,800,000	0.75	1,350,000
Pre ICO	4,200,000	0.91	3,822,000
ICO 1	12,000,000	1.10	13,200,000
ICO 2	18,000,000	1.30	23,400,000
ICO 3	24,000,000	1.70	40,800,000
Total	60,000,000		82,572,000

The pie chart below shows the percentage distribution of the tokens. It shows the percentage relative to the maximum supply.

The areas that we will target are the ICO area: France, Mexico, central European countries, Asian countries and Canada.

# DISTRIBUTION OF FUNDS AFTER NATCOIN TOKEN SALE



## **50% for Planting of Trees**

The planting of trees will be the organization's primary focus.

#### 25 % for Reserve

For future unforeseen costs.

## 10% for Bounty Program

## 10% for Marketing

Online marketing to generate awareness in the blockchain and climate change about NATCOIN existence in order to become a symbol for the cause and attract attention for our currency.

## 5% for Platform & Exchange Development

Maintenance and development of the Natcoin platform is necessary for the execution of our operations.

All the funds raised above the core-operating budget will be used in consolidating and boosting the NATCOIN token value. Funds may also be used for marketing activities to increase the awareness of NATCOIN in the targeted countries. These will create a 'floor' effect on NATCOIN's price.

## **HOW TO PARTICIPATE**



Go to https://nat-coin.io/ to sign up on our ICO with the integrated wallet.



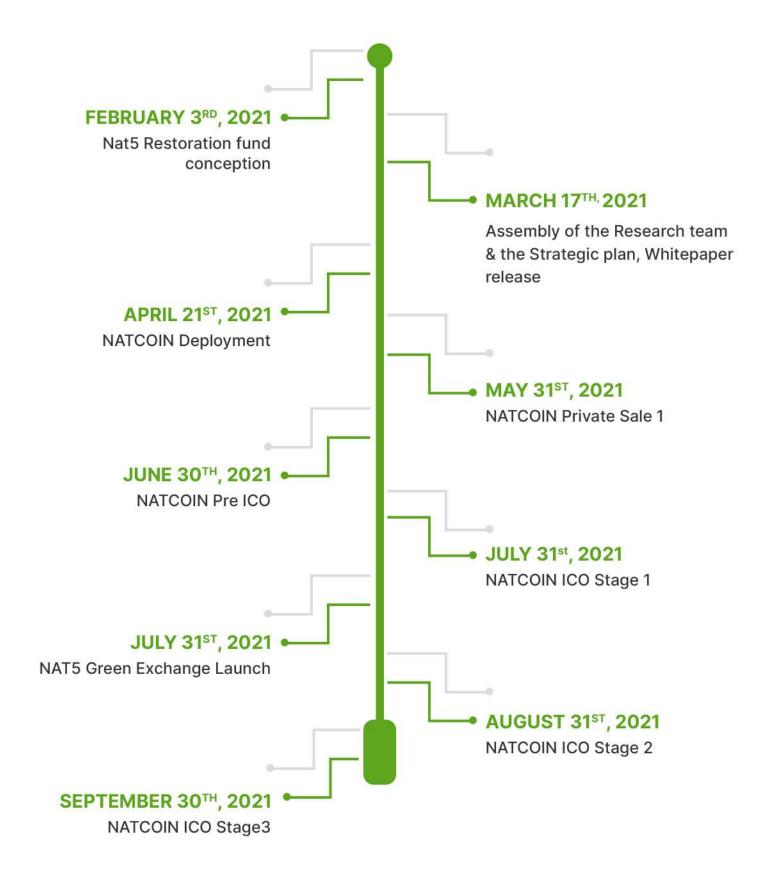
Wait for your identity to be confirmed.



Follow the instructions prompted by the platform to buy Natcoin with either BTC or fiat.



## **ROADMAP**



#### THE NATCOIN MOBILE APP

To further support NATCOIN's mission, the Nat5 team is building consumer level products that will allow anyone to partake in the fight for environmental sustainability. These technologies will help to aid transactions in the Nat5 ecosystem. Nat5 is launching a consumer-focused mobile application that allows anyone with a smartphone to use Nat5's NATCOIN tokens automatically to finance a CO<sub>2</sub> sink for the climate and create a natural asset.

The mobile app will empower consumers to become carbon-neutral in their daily lives at a very low cost. It will also enable users to link their online bank accounts, credit and debit card accounts to their NATCOIN wallet to turn their purchases and investments into environmentally responsible transactions.

The mobile app works by receiving transaction information from the linked accounts and then displaying them to the user. Once the transactions have been downloaded, users can choose the transactions they want to offset and the app will offset the selected financial transactions.



#### **Disclaimer**

The information like the dates mentioned in this White paper and the NATCOIN features are subject to change.