



**BLOCKCHAIN ECOSYSTEM
FOR A SUSTAINABLE FUTURE**



Introduction

Ethical Investment Opportunities.

Return Potential for You, Our Planet
and Everyone's Future.

What Is Ethica?

Ethica is a digital exchange platform that utilises Blockchain technology to connect ethical investors with Environmental, Social and Governance (ESG) initiatives around the globe. We provide our investors with access to the right social impact projects that align with their personal values and hold up to our own high ethical standards – making it simple to invest in the initiatives, projects and programs that matter most to our users.

Using Blockchain technology, we can provide full transparency to investors on where their money is going, and how it is being utilised – because at Ethica, the returns are so much more than monetary.

Our aim is to make the benefits of Blockchain technology more accessible to the 96% of the world's population that is yet to, or unable to experience it. Financial inclusivity is an active goal we are working towards. We are working to bring the global community together through the Blockchain to create an impact where it is needed most – at ground level. We envision a reliable marketplace where

underserved communities have access to vital products and services at fair prices with low margins, made possible through low-cost Blockchain technology.

The UN estimates that the total investment needs of reaching the United Nations Sustainable Development Goals (UN SDG) are between USD 5 trillion and 7 trillion per year. Developing countries alone require USD 3.9 trillion in investment annually (International Monetary Fund, 2018) and are estimated to have an investment gap of about USD 2.5 trillion (United Nations Conference on Trade and Development [UNCTAD], 2014). Considering the scale of investments needed, it is imperative that private capital and not just governments play a significant role in funding these initiatives.

Together, with the power of more socially responsible investment opportunities, we can build a more sustainable future for our world.

Ethica was founded to address 3 critical issues:

1. To create a simple and accessible digital platform for retail investors to access high quality projects and opportunities that are based on ethical and sustainable principles
2. To be a recognized global platform for impact entrepreneurs and start-ups looking to launch and raise funds for projects which meet UN SDG and ESG narratives
3. To create an ecosystem that directly delivers millions of digital wallets with free token drops to underserved communities worldwide while also providing requisite education on blockchain technology to bridge the inequality and wealth gap

Ethica aims to address these issues by adopting digital blockchain technology. Traditionally, retail investors have limited opportunities to participate in and support ethical and sustainable projects due to them being typically large sized and in later stages of the project life cycle. We want to disrupt this model by creating a platform where the common man can invest and support causes, he or she believes in, from day one. By tokenizing these opportunities, individual investors can now contribute smaller quantum amounts towards these initiatives.

Crowdfunding Platform

Our proprietary blockchain based digital exchange will only list projects which meet ESG and UN SDG narratives. Founders and entrepreneurs who previously had difficulties creating awareness and following around their social and environmental projects will now be able to leverage on Ethica's platform, engaging a global audience and community to drive their initiatives forward.

Wallet Outreach Program

Lack of access to education and technology is a leading contributor to the widening wealth gap in society. Underserved and unbanked communities around the world hardly have an opportunity to understand and much less, participate in innovative and transformative technologies. This in turn, results in these communities not being able to bridge the wealth gap which is continually becoming wider. Ethica will address this problem by delivering digital wallets directly to these communities. Furthermore, we will also airdrop free Ethica tokens and gradually, tokens for other projects we list on our exchange to them. As these tokens appreciate, the communities can also benefit from the wealth created in the ecosystem.

Donation/Giving Program

The legacy donation framework is currently broken as we know it. In a cluttered and layered system, it is a challenge for donations to efficiently reach its intended recipients in full. Through peer-to-peer blockchain financial technology, Ethica will bypass the need for intermediaries and create absolute transparency and efficiency for the assurance of investors and donors. This allows Ethica's capital, along with third-party donations to directly reach their intended target communities, multiplying financial aid and relief for various causes.



Impact Investing

The Global Impact Investing Network (GIIN) defines impact investments as investments made with the intention to generate positive, measurable social and environmental impact alongside financial return. The launch of the United Nations Sustainable Development Goals (UN SDG) has spurred significant growth in impact investing. Nonetheless, a GIIN survey found that there are still some considerable barriers which prevent the scaling of impact investing. These include:

- A. Lack of standardized definition and segmentation of the impact investing market
- B. Inadequate capital across the risk/return spectrum
- C. Sophistication of impact measurement
- D. High quality investment opportunities
- E. Suitable and sufficient exit options

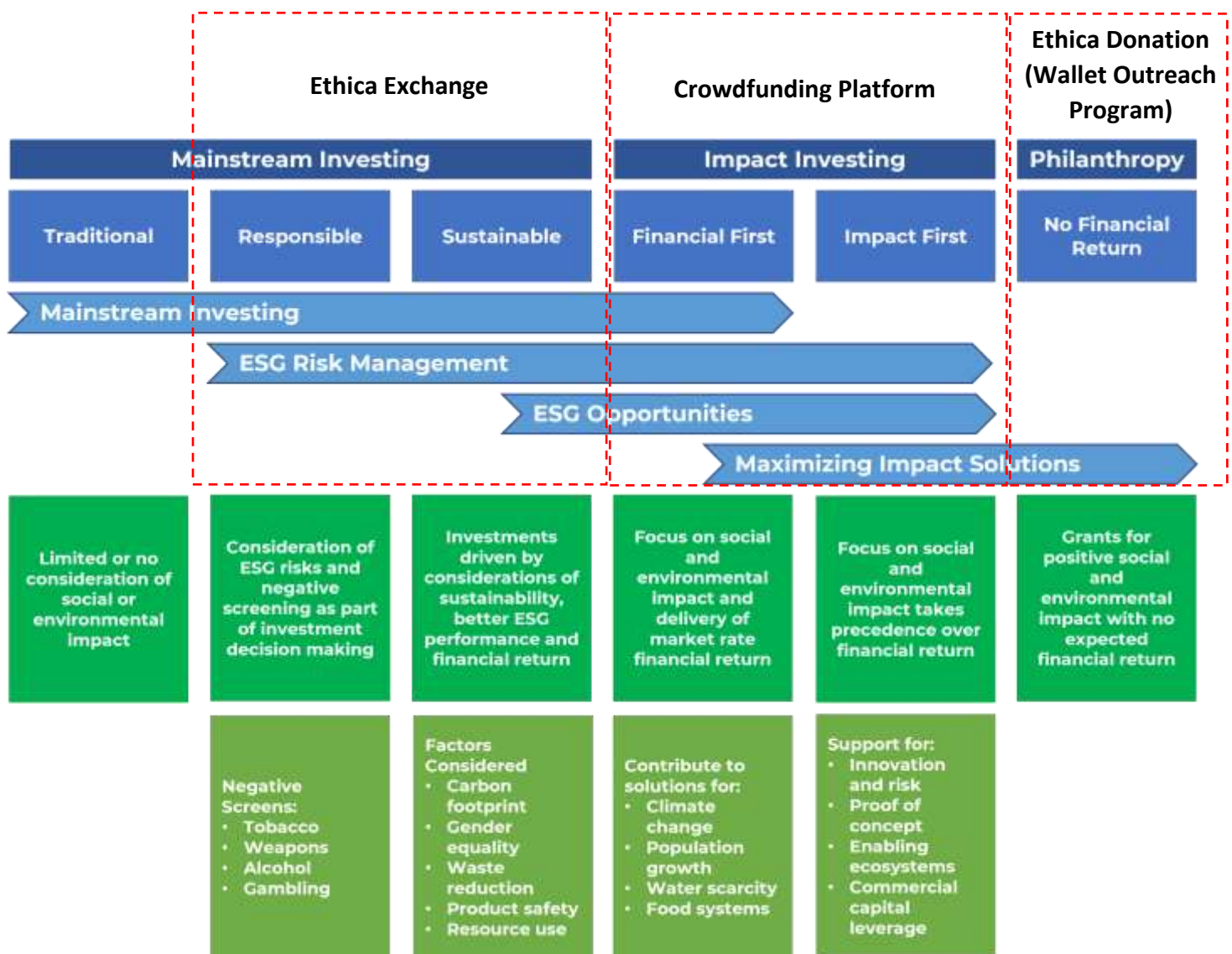
Impact investors are typically classified into two groups, finance-first and impact-first. Finance-first investors, while requiring a measurable ESG return, are not willing to accept below market rates of returns. Impact-first investors are more concerned with superior ESG returns while accepting risk adjusted returns below the market rate. Impact investments though are not an asset class but rather, an

investment approach. It can be deployed across various classes including private equity, venture capital, fixed income etc.

Blockchain Technology

By facilitating frictionless value transfer, Blockchain technology provides new investment opportunities. Immutable ledgers enable complete trust while smart contracts convert traditional assets into digital tokens, addressing challenges in the impact investing industry.

Impact Investment Spectrum



Source: Impact Investing Spectrum by Sonen Capital



Impact Tokens

“Impact tokens” refer to a token class designed to propagate investments for projects with positive social and environmental impacts. Key benefits of impact tokens include:

- a. Increase in trust between parties
- b. Enhance data collection and expedite monitoring, reporting and verification processes
- c. Financial and social inclusion
- d. Encourage behaviours that promote sustainability

Blockchain technology and impact tokens offer solutions to accelerating investments towards ESG initiatives. However, all stakeholders including governments, NGOs, foundations, and the public play a key role in the ecosystem to ensure the proliferation of these initiatives for a sustainable future.



ESG & UN SDG

Impact investing, in recent times, has evolved considerably. In the past, exclusion was the main driver, where investors screened and stayed away from sectors deemed to be “unethical” and inconsistent with their prescribed values. Typically, these sectors included tobacco, adult entertainment, controversial weapons, and any others who’s conduct would breach UN norms.

Thereafter, the focus pivoted towards corporate sustainability – companies were now integrating environmental, social and governance (ESG) factors into their investment strategies for purposes of delivering superior risk-adjusted returns.

As the narrative proliferated, an entire research industry around ESG developed and matured globally. Policies and best practices were introduced with metrics and datasets collected and analysed. Until recently, the industry focused on identifying and investing in companies that produced goods and services in a responsible manner, not so much what these products and services were, and the societal impact they had.

This started to change following the launch of the UN SDGs in 2015. Endorsed by 193 countries, the SDGs address 17 issues including poverty, education, climate change, hunger, water, gender equality, sanitation, environment, and energy.

They offer a solid framework for investors and corporations to follow and align their activities and investments accordingly.

Now, beyond the traditional exclusion and ESG integration practices, a suite of attractive investment opportunities that are 'impact-aligned' to SDGs have been created. Ethica is proud to have adopted ESG and the UN SDGs as focal points in our vision to create an ethical and sustainable world for the next generation.



Centralized Exchanges

Centralized Exchanges (**CEX**) are very similar to traditional asset exchanges such as the NASDAQ or Dow Jones Industrial Average. Essentially, an exchange is a marketplace where buyers and sellers trade assets. Centralized exchanges are managed by organizations who ensure various protocols and regulations are adhered to, ensuring strict accountability and increased security.

Exchanges are the most valuable businesses in the crypto world, according to a 2021 report by global accountancy KPMG. There are more than 380 exchanges available. Some of them are generic exchanges while others are thematic, catering to various markets for e.g., commodities and technologies. The global cryptocurrency market size was valued at \$1.49 billion in 2020, and is projected to reach \$4.94 billion by 2030, growing at a CAGR of 12.8% from 2021 to 2030. Currently, the adoption rate is less than 5%. With an untapped market of 95% globally, the upside potential is tremendous and Ethica is well positioned to leverage on this opportunity. Our theme is ethical investing.

The Ethica exchange will be a licensed and centralized exchange with an ESG and UN SDG focus. The exchange will only tokenize and list projects which satisfy certain narratives and parameters around the theme. In turn, Ethica will build a community focused on these initiatives and drive the projects listed.

Beyond this, the Ethica exchange will have the full features of other large, centralized exchanges such as Binance and Coinbase. These features include spot and futures trading, staking etc.

Ethica Exchange

Wallet

The wallet contains the users' balances, deposits and withdrawals

- **Balances**
 - o This feature displays the balance of the user's digital assets, all the tokens that are held by the user. There are displays for "Balance", which is the TOTAL amount of digital assets that the user owns, and "Available Balance", which is the amount available that is not locked in positions and orders.

- **Deposits & Withdrawals**
 - o This feature allows the users to Deposit their digital assets from other platforms or wallets into their Ethica wallet. It also allows the users to withdraw their assets from their Ethica wallets to an external wallet address.
 - o Ethica does not charge any deposit fees but may impose a small fee for withdrawals.

Fiat

- Ethica has fiat onboarding and withdrawal capabilities via 3 channels.
 - o The first channel is a Peer-to-Peer OTC platform through which users can trade digital assets for fiat on our platform
 - o The second channel is via our partner payment gateway through which fiat can be used to purchase digital assets
 - o The third channel is via wire transfer between Ethica's bank and users directly

- Ethica will continue to explore global on and off ramping partnerships

Markets

The markets feature is Ethica's display of all the digital assets and trading pairs available on the Ethica ecosystem. It also contains links to subpages containing all relevant information on all the projects that are listed in the exchange.

Spot Trading

Users can trade Ethica, BTC, ETH and other listed tokens on the spot market, matching orders in the order books in real-time based on different trading pairs.

Tracking

Our tracking feature will show live quotes on the last transacted price for all the trading pairs that are available on our platform.

Account and Security

Users can access their security settings, KYC, referrals, fees, and more in their Account Settings. We utilize 2-factor authentication for users to transact with their accounts through Google Authenticator.

Staking

Users can stake their Ethica tokens for additional rewards. Soon, staking functions for different tokens and digital assets will also be made available.

Future Features of Ethica Exchange

We will be continually upgrading the functions and building new products on the ecosystem. These features include:

Gamification

Gamification increases users' engagement with the platform and rewards users for participation on the Ethica platform.

Enhanced analytics

We will provide enhanced analytics and detailed information for traders to conduct research and set up their own complex trading strategies.

Voting

Users will be able to vote for projects to be listed on the Ethica exchange. Projects will be incentivized to market themselves to the Ethica community and to build a following around their objectives.

Initial Exchange Offering (IEO)

The IEO is an education and information platform for new projects which want to be listed on the Ethica exchange. The IEO process also helps these projects raise capital.

Lending and borrowing

Our Lending and Borrowing Feature allows users to stake their digital assets to earn yield. Projects get to borrow digital assets for fixed periods of time and must deposit collateral to get access to loans.

Margin Trading

Users can trade on margins if they have passed the requisite KYC tests. Ethica allows for USD-based flexible cross margins based on the value of all the digital assets that the user owns as collateral.

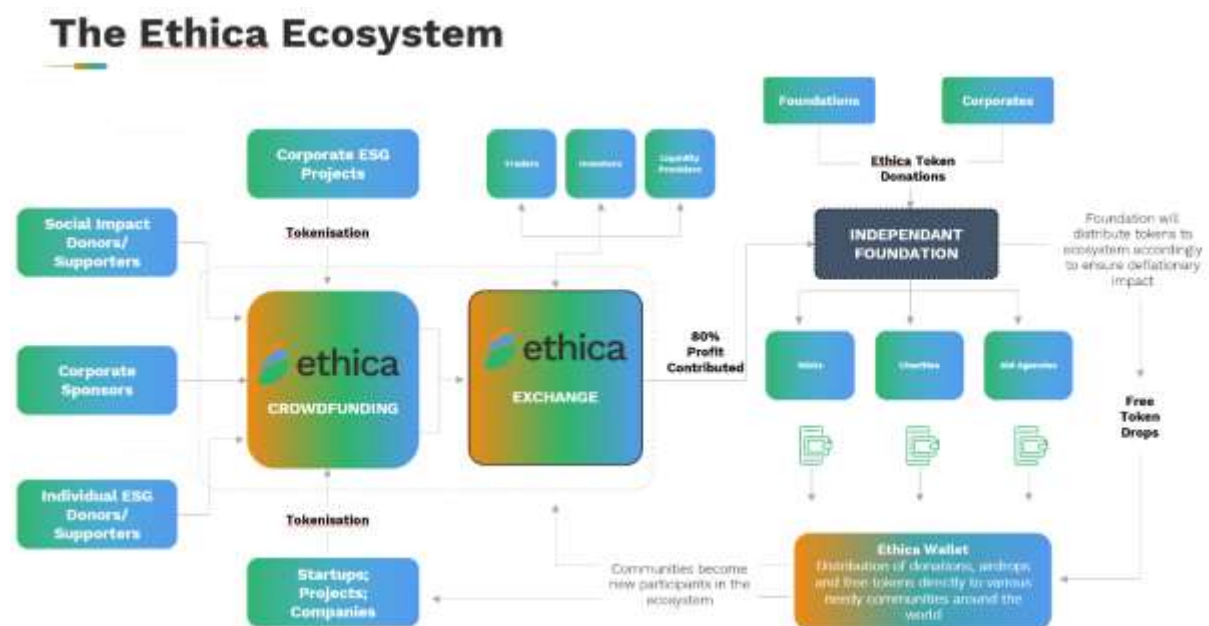
Community Development

Community forms the bedrock of every blockchain technology project and is essential in ensuring the success and viability of the project. Communities have helped crowdfund projects they believe in and crowdsource ideas, which in turn lay the foundations for product design and development. Ethica believes in the development of our community as an essential strategy. The tokens allocated for this initiative will go a long way towards engagement and expansion of the token holders in multiple markets and segments. These users will guide the development on new products and services in the Ethica ecosystem. Tokens will be distributed via airdrops, rebates, rewards, and cashbacks.

Revenue Model

Ethica will have different revenue strategies in our business model.

1. **Listing Fees** – Fees payable to list a project on the Ethica exchange. Apart, from the listing fee, Ethica will also acquire a percentage of the total available tokens for each project listed
2. **Transaction Fees** – Fees payable to trade tokens on the Ethica exchange
3. **Withdrawal Fees** – Fees payable to offramp tokens and convert into fiat currency
4. **Treasury Management** – Investing and trading of token assets and reserves held in treasury





The Ethica Token

The Ethica Token is an “impact” utility token designed to enhance and promote the Ethica ecosystem, as well as to reward and benefit members of the Ethica community.

Token Name	Ethica
Technical Standard	Polygon Chain Digital Asset
Token Supply	10 Billion Ethica tokens (10,000,000,000)
Features	Certik Audited Fixed Supply Cannot be minted Can be burned

Token Utility

While common coins and tokens such as Bitcoin, Ethereum etc. will be listed on the Ethica exchange, new alt coins and token offerings must fulfil certain criteria and standards before being considered for listing. The tokens listed on the Ethica exchange will also be rated based on their environmental friendliness.

The Ethica token is a digital utility token native to the Ethica ecosystem. Apart from voting rights, the token also provides token holders with other ecosystem benefits, attractive opportunities and access to innovative products and services in the digital asset space. Ethica will continue to innovate and develop the ecosystem to bring more value to the token holders.

VOTE – Periodically, the Ethica governance team will review projects which are keen to list on the Ethica exchange. The team will make available all details of the various projects following which, token holders will be able to vote on projects they want to see prioritized and listed on the exchange.

TRADE – Users trading tokens on the Ethica exchange can pay for transaction, trading, and withdrawal fees with Ethica tokens and enjoy significant rebates and discounts.

AIRDROPS – Ethica token holders have unique access to airdrop events for launch for various new initiatives.

Token Allocation

There is a total supply cap of 10,000,000,000 (Ten billion) Ethica Tokens. While the total token supply is fixed, we expect the demand for Ethica tokens to grow as the community builds and new projects are listed on the exchange. The tokens will also be burned periodically to make it deflationary in nature. Below is the planned allocation and distribution of Ethica Tokens which may be subject to change:

EthicaToken is a Polygon chain traded digital asset that is native to the Ethica ecosystem. It is designed to enhance and promote the ecosystem, as well as to reward and benefit members of the community.

Total Token Supply	10,000,000,000
Community Development / Donations	2,500,000,000
Treasury & Private Sales	2,500,000,000
Advisors / Team	1,000,000,000
Market & Ecosystem Development	1,500,000,000
Pre-Sales / Fund Raise	2,500,000,000



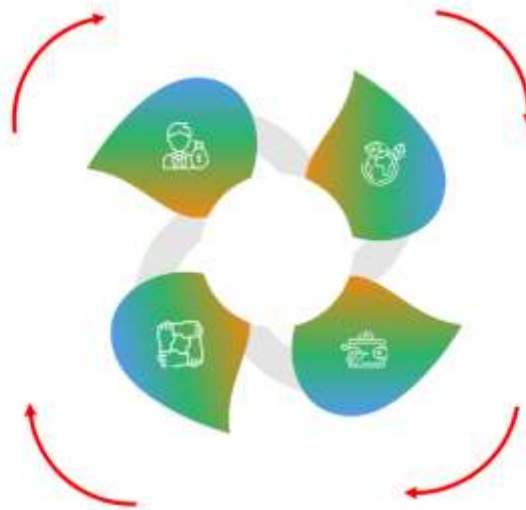
Ethica's Scalable Circular Ecosystem

Retail / Corporate Investors

- » Support and invest in projects they believe in
- » Allows for retail participation in new investments

Underserved Communities

- » Create wealth to enable new generations of retail investors
- » New retail investors can now participate in the ecosystem



Ethical & Sustainable Projects

- » Propagate tokens via projects listed on the exchange
- » Allow founders to raise funds and awareness for their projects

Digital Wallets

- » Wallet Outreach Program* to provide blockchain education, distribute digital wallets and free tokens to underserved communities

Retail investors are now able to support and fund high quality investment opportunities which were previously not available to them. The Ethica exchange will source for these high-quality projects which advance ESG and UN SDG narratives, tokenize and list them, creating awareness and funding opportunities for founders and entrepreneurs. Via the "Wallet Outreach Program," Ethica will deliver digital wallets directly to the underserved communities and airdrop free Ethica tokens as well as tokens of projects listed on the exchange to the wallets.

Corporate donors can also participate in the program with the trust that every dollar donated reaches its intended recipient in full, in a transparent and secure manner, clearly tracked via the blockchain. Ethica will embark on education programs to enable the communities to fully participate and benefit from these initiatives.

80% of profits generated from the exchange will be channelled to an independent foundation which manages the Ethica token distribution to wallets previously given to underserved communities. The foundation will also periodically burn Ethica tokens to ensure a deflationary impact resulting in reduced supply and higher token value. The higher token value creates positive wealth for Ethica token holders. With education and new wealth creation, these underserved communities then become new participants and investors within the Ethica ecosystem.

Apart from Ethica's contribution of 80% of profits, other corporate donors and foundations will further support the ecosystem by way of donations via the independent foundation. One of the foundation's objectives is to reduce token supply and increase token value resulting in wealth creation for Ethica token and wallet holders. Our vision is to create a scalable and circular ecosystem.

Our Advisors



Freddie Bay

30 years of senior managerial experience in IT consulting, data analytics and telecommunications providers. Freddie has worked all throughout Southeast Asia with significant experience in Indonesia and Vietnam. He has sat on the board of various listed companies.



Kai Taraporevala

25 years advising HNW families, leading investment banking, asset management and securities in India and ASEAN. Kai is also a non-executive director and advisor to various companies in Asia. He led the restructuring of Tata Capital's Investment Banking & Securities.



Keith Rabin

26-year public-private sector experience as a consultant with substantial expertise in economic, trade, business and investment development and promotion, research, public relations and public affairs serving governments, corporations, financial institutions, associations and service firms.



Shamik Raja

Over 15 years of research involving the application of principals in digital signal processing to create an automated commodity-buying system that uses algorithmic calculations to navigate complex international commodity and currency markets.



Ramani Muniyandi

Decades of of experience in international business transactions, mergers and restructuring, trust and estate planning, private wealth management, intellectual property and taxation. Actively involved in the alternative energy business covering countries in Southeast Asia, Europe and the United States.

Our Team



Nur Syukri Zakaria

Extensive experience in IT in various disciplines, passionate advocate for blockchain, consulting in many projects.



De Silva Joe Ronesh

31 years career in public service covering policy formulation, communications and publicity, operations, homeland security and defence relations. Ronesh has led and managed large teams to deliver key project and organizational outcomes. He has extensive working experience in the Philippines, serving as government liaison.



Vincent Choy

Over the past 16 years, Vincent has been active in the renewable energy and ESG industry. Recently, over the past 5 years, Vincent has expanded into the field of blockchain and digitalization and has married technology to sustainability successfully. Vincent has been at the forefront of innovative development over his career, starting with carbon financing in 2008, when the industry was in its infancy, to green financing to a project combining blockchain, industry 4.0 technologies and voluntary carbon market mechanics for the biogas industry.



Vinothan Thevarasoo

12 years across finance and technology with extensive experience in business development and go to market strategy. Vinothan has worked in insurance, investment banking and technology leading teams in Southeast Asia.



Parani Ganesha

Gane has over 25 years of experience in finance across money markets, funds management, venture capital and corporate advisory. He has also been directly engaged in-house by various corporates in the region across various industries in providing corporate strategy, structuring and corporate development advise. He has since 2020 been involved in several blockchain project advisory. Gane has worked and lived in Singapore, Malaysia, China, Indonesia, Sri Lanka and most recently in Vietnam.



Ivan Lee

Ivan has more than 20 years' experience in the global financial trading and securities brokerage sector with leadership roles in compliance, risk management, regulatory and financial reporting and corporate finance. He has been with Bitstamp Asia and other crypto exchanges since 2018 having previously led a management start-up team to set up and operate a digital asset trading platform, Bcoin Exchange in Singapore. Ivan has travelled extensively between South Korea, China and Hong Kong for work. He obtained his postgraduate MBA degree from Southern Illinois University and a bachelor's degree from Murdoch University. Ivan is a member of the Australian Society of Certified Practising Accountants with FCPA accreditation.



Vickie Chen Ting

Vickie has more than 5 years of experience across media, marketing, and social media across marketplace, blockchain technologies and digital exchanges since 2018. Vickie has strong marketing and social media exposure and experience across China and the region having been involved since the early days in other 2 digital asset exchanges in the past. Over the years, she has developed extensive social media knowledge and network across various communities and influencers. Vickie has as well been involved in planning and executing media and marketing events across the region. Vickie has a degree in business management from the University of Bradford.



Lingem Kali – Lingem K, is the director of operations and treasury management for Ethica. He has been actively involved in the trading and investment of cryptocurrencies and alternative tokens. Prior to that, Lingem was the business development and operational director of a joint venture in

Vietnam in partnership with an Australian company. He has over 20 years of experience in trading and trading-related activities, from floor trading with SIMEX to screen trading as an entrepreneur.



Mohd Fadli Bin Saad – 15 years in Information Technology with extensive experience as blockchain, security and audit consulting. Fadli has worked for large MNCs as well as government clients in various capacities. He has also held leading roles in IT infrastructure management and

consultancy. He is a leading authority in various database solutions and programming languages.

Project Roadmap & Timeline



Conclusion

At Ethica, we are aligned with the concept of “Ubuntu.”

Ubuntu – the belief in a universal bond of sharing that connects all of humanity

“I am because we are”

At Ethica, earned returns are more than just monetary. Our investors can build their portfolios with projects that align with their values and feel great about every dollar invested.

Every Ethica user can invest with confidence knowing that the projects and initiatives on our platform have been rigorously reviewed to ensure that the people and the mission behind each project hold up to our own high ethical standards.

We’re bringing Blockchain technology to the 96% of the world’s population who are yet to experience its true benefits – making these benefits accessible for all.

Giving Pledge

As part of the Ethica’s vision and leadership, Ethica pledges to donate 80% of profits back to the ecosystem to sustain the wallet outreach and giving program to support and enhance the value of the token and hence distributing more wallets and value to the community.

Join the **REVOLUTION** today!