



**IMPACT PAY**

# **TRBS** **MASTERPLAN**

## **B-Plan Competition**

**Team Name:** **ARJUNA**

**Team Members :** SANYAM JAIN  
ARIN CHOURASIA  
SHIVANSH CHOURASIA  
DEV NAJAN



# “The world has climate commitments. But no operating system to make them real.”



## Paris Agreement (2016):

- 195 nations pledged to limit warming at 1.5°C target
- Clear targets, but no systemic way to measure, manage, enforce.

## Carbon is Off-ledger in today's economy

- Not in transactions
- Not in compliance
- Not in daily life

## Pain Points:

### Corporates

Fragmented, manual data; rising compliance risk; accusations of greenwashing.



### Regulators

Mandatory disclosures rising; weak enforcement; need real-time standardized data.



### Citizens

Every purchase has footprint; no incentives to act sustainably; no trusted carbon wallet or feedback.



**Carbon Markets:** \$50B today → \$100B+ by 2030

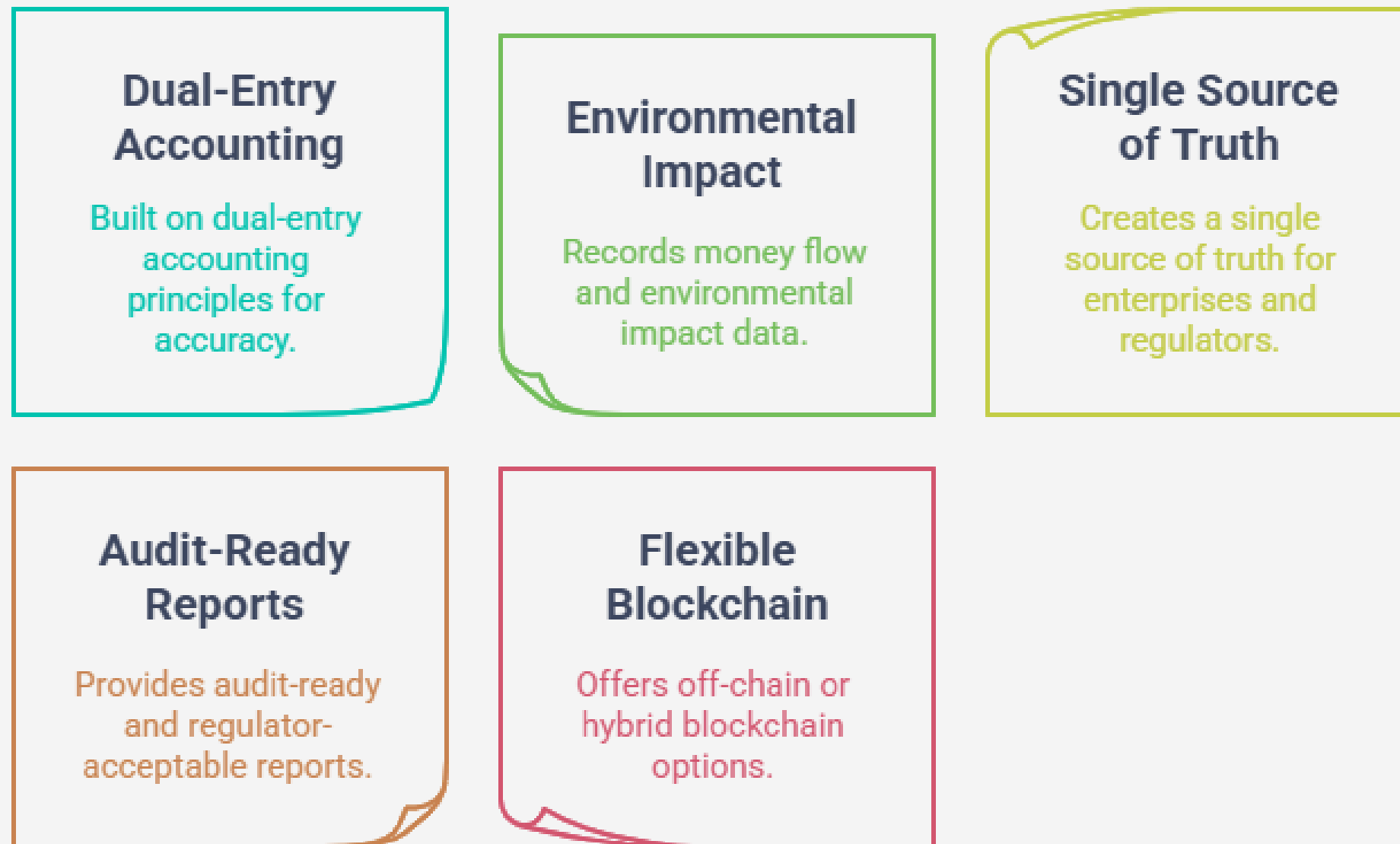
**ESG Compliance:** Hundreds of billions annually

**Green Finance:** Exploding demand for reliable data

# “Every dollar has a twin: One financial - one environmental.”



## Climate-Embedded Ledger:



## Product Modules:



**GaiaOS:**

Infrastructure, not an app. Like UPI for payments → GaiaOS for climate.




# “Make every rupee accountable for the planet.”



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## Citizen's Wallet -How it Works:

### Carbon Visible in Every Transaction:

-  ₹500 T-shirt → 25kg CO<sub>2</sub>
-  Electricity bill → real-time grid carbon intensity applied
-  Flight booking → emissions added automatically

### Annual Reconciliation & Incentives



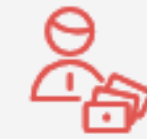
Earn rebates,  
credits, or sell  
surplus



Tax rebates, eco-  
store discounts,  
loyalty points



Rural/farm  
citizens →  
sellers of credits



Purchase  
credits, pay  
additional tax, or  
offset






Higher taxes,  
mandatory credit  
purchases

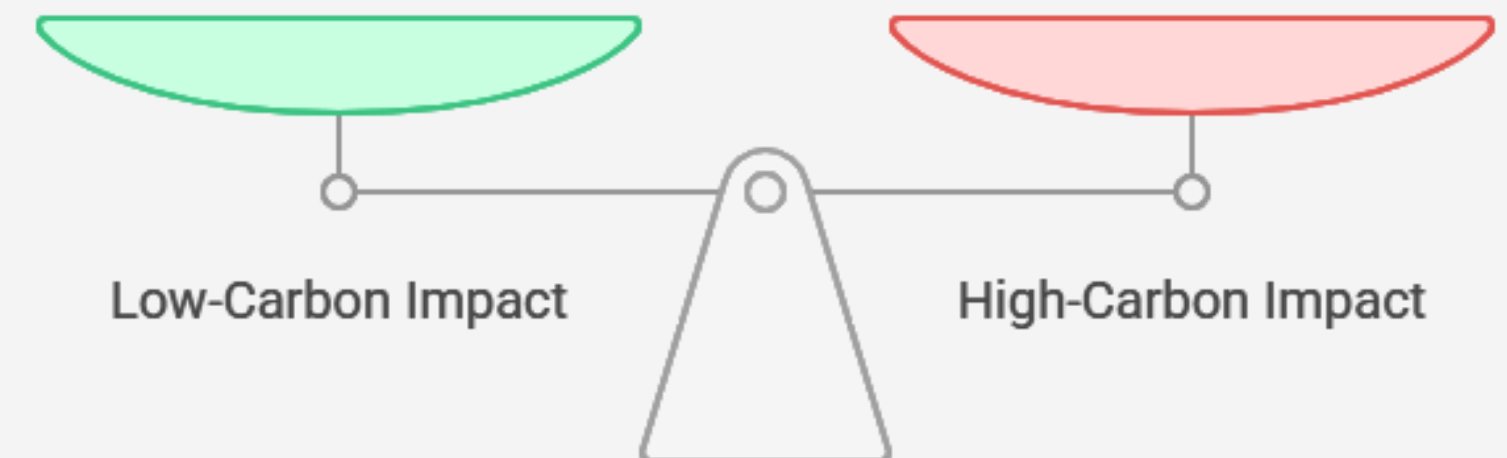


Urban high-  
consumers →  
buyers of credits

## National Integration

### Digital Infrastructure Backbone:

-  Aadhaar: identity verification
-  PAN: financial & tax linkage
-  UPI: transaction linkage



# “Every purchase can plant a seed for the planet.”



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## Retail Products + Seed Packets + QR Tags



### Purchase

Buy any product from partner retailers



### Receive Seeds

Get seed packet + QR tag with purchase



### Plant & Document

Plant seeds, upload proof photos/videos



### Share Story

Share sustainability journey in the app

**Result: Buying transforms into climate-positive engagement**

## Multi-Stakeholder Value Creation

### For Consumers

- Discounts on next purchase
- Visible carbon credits in Wallet
- Social recognition via story sharing

### For Brands

- Marketing ROI from user stories
- Verified carbon-positive actions
- Authentic sustainability claims

### For Platform

- Proof-of-action data collection
- Early habit formation
- Viral engagement catalyst

## Seeds are the viral on-ramp

Like Paytm cashback drove UPI adoption → Seeds-as-Receipts builds climate awareness before mandatory rollout











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# “GaiaOS will scale like UPI – from pilots to nationwide infra, then to global dominance.”

## 15-Year Rollout Roadmap



## Business Model

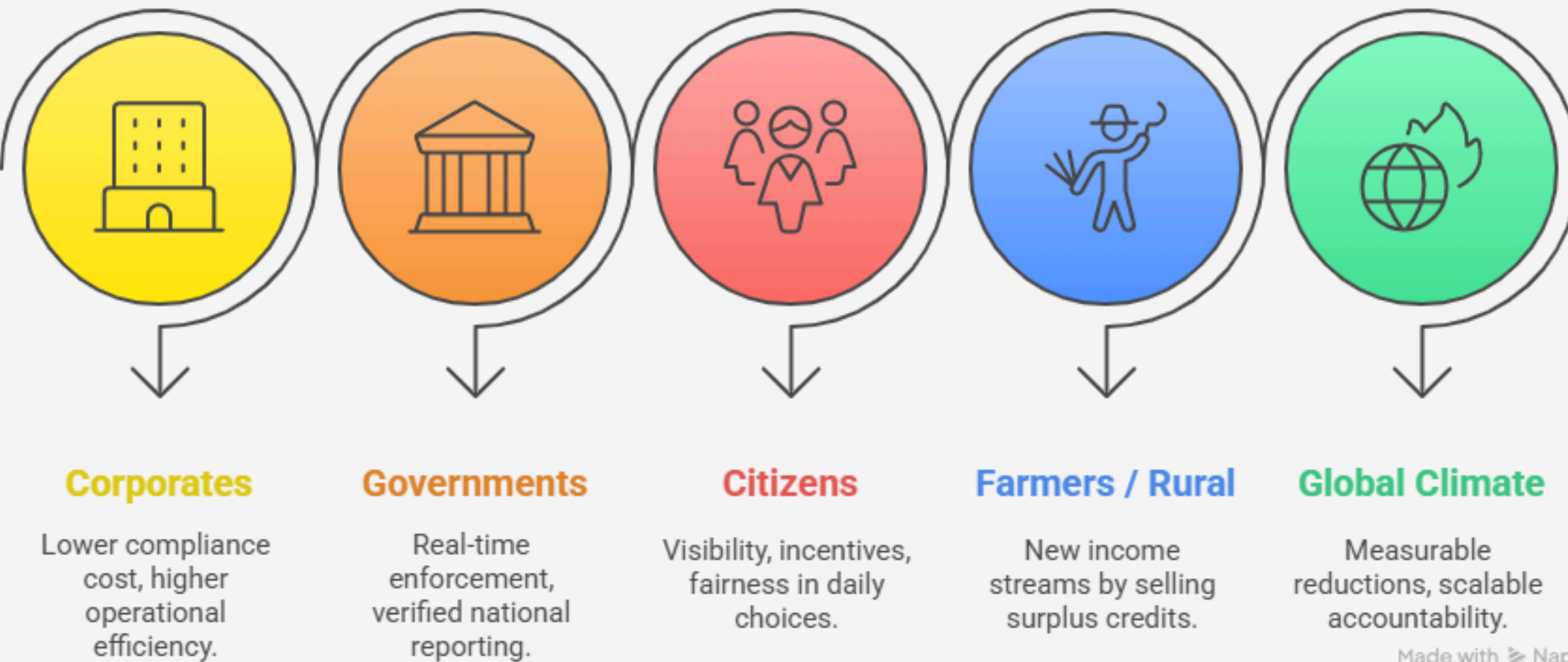
| Business Model   | Description   |
|--|---|
|  <b>Enterprise SaaS</b>           | \$2k–\$15k/mo subscriptions (compliance, AI)        |
|  <b>API Fees</b>                  | \$0.0005–\$0.02 per call (fintechs, ERPs, banks)    |
|  <b>Marketplace Commissions</b> | 0.5%–3% fee on carbon credit trades                 |
|  <b>Brand Campaign Fees</b>     | Retailers pay for Seeds-as-Receipts campaigns       |
|  <b>Climate Identity Scores</b> | Licensed to banks/insurers for underwriting         |
|  <b>Data Licensing</b>          | Sell anonymized benchmarks to corporates/regulators |

# “GaiaOS makes climate accountability measurable, defensible, and inevitable.”



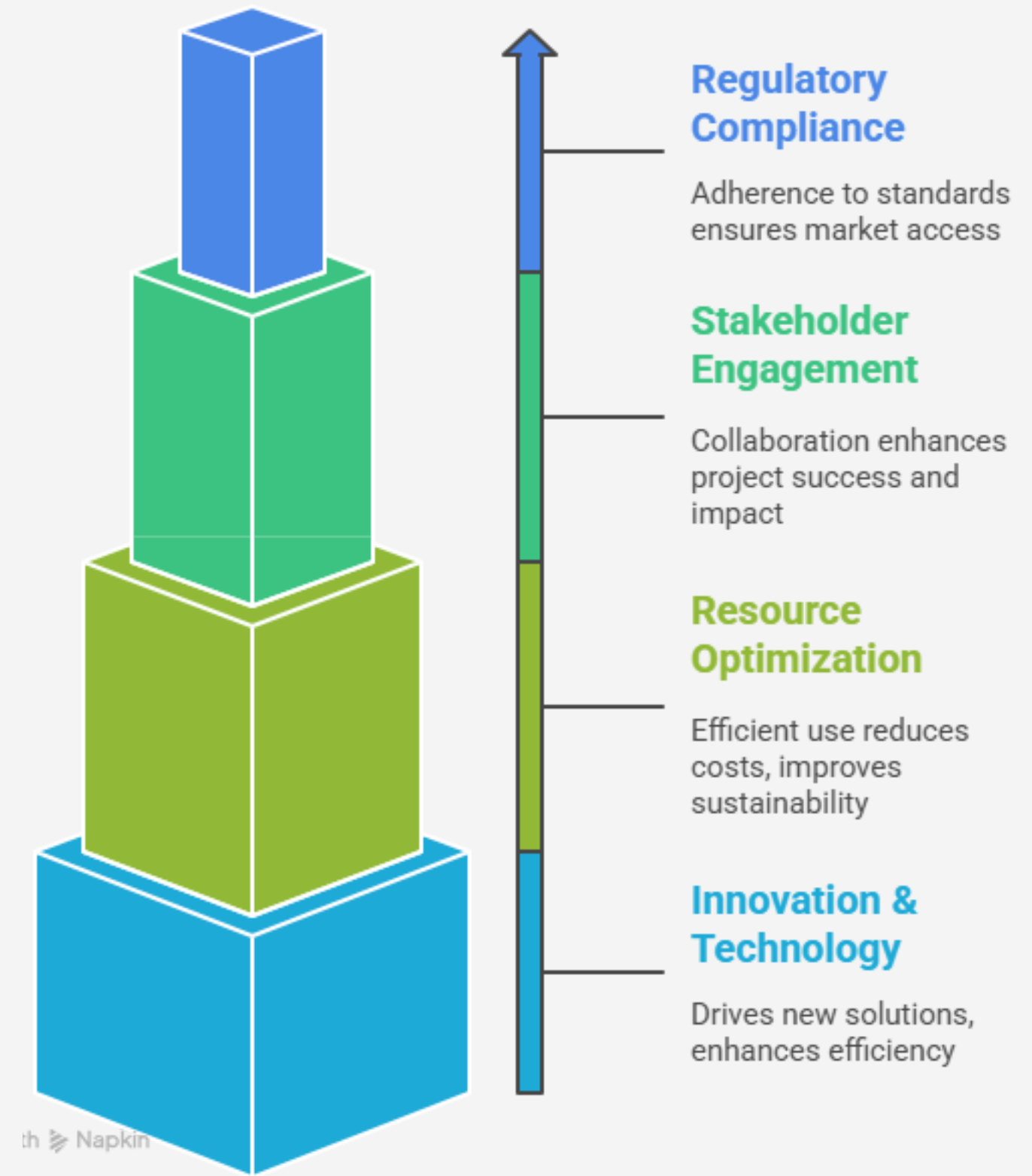
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## BENEFITS



Made with Napkin

## Key Considerations for Sustainable Practices



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# Conclusion

**GaiaOS + Citizen Wallet** = a new category of infrastructure → merging finance and climate

- **GaiaOS**: Enterprise backbone (compliance, optimization, settlement).
- **Citizen Wallet**: National interface (making climate personal + actionable).
- **Seeds-as-Receipts**: Viral hook driving mass adoption.

**Vision:** Every rupee will carry both financial value and environmental truth. India can lead the world in citizen-level climate fintech.



# APPENDIX

<https://www.grandviewresearch.com/industry-analysis/carbon-credit-market-report>

<https://www.marketsandmarkets.com/PressReleases/carbon-footprintmanagement.asp>

<https://www.elibrary.imf.org/view/journals/066/2024/008/article-A001-en.xml%20https://ijnrd.org/papers/IJNRD2504111.pdf>

<https://tracextech.com/carbon-traceability-blockchain/>

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<https://amsindia.co.in/public-digital-infrastructure-in-india/>

<https://www.sciencedirect.com/science/article/pii/S0959652623041392>