



**IMPACT PAY**

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# TRBS MASTERPLAN

## B-Plan Competition

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# "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

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

**ESG Compliance:** Hundreds of billions annually

# “Every dollar has a twin:

## One financial - one environmental.”



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### Climate-Embedded Ledger:

**Dual-Entry Accounting**  
Built on dual-entry accounting principles for accuracy.

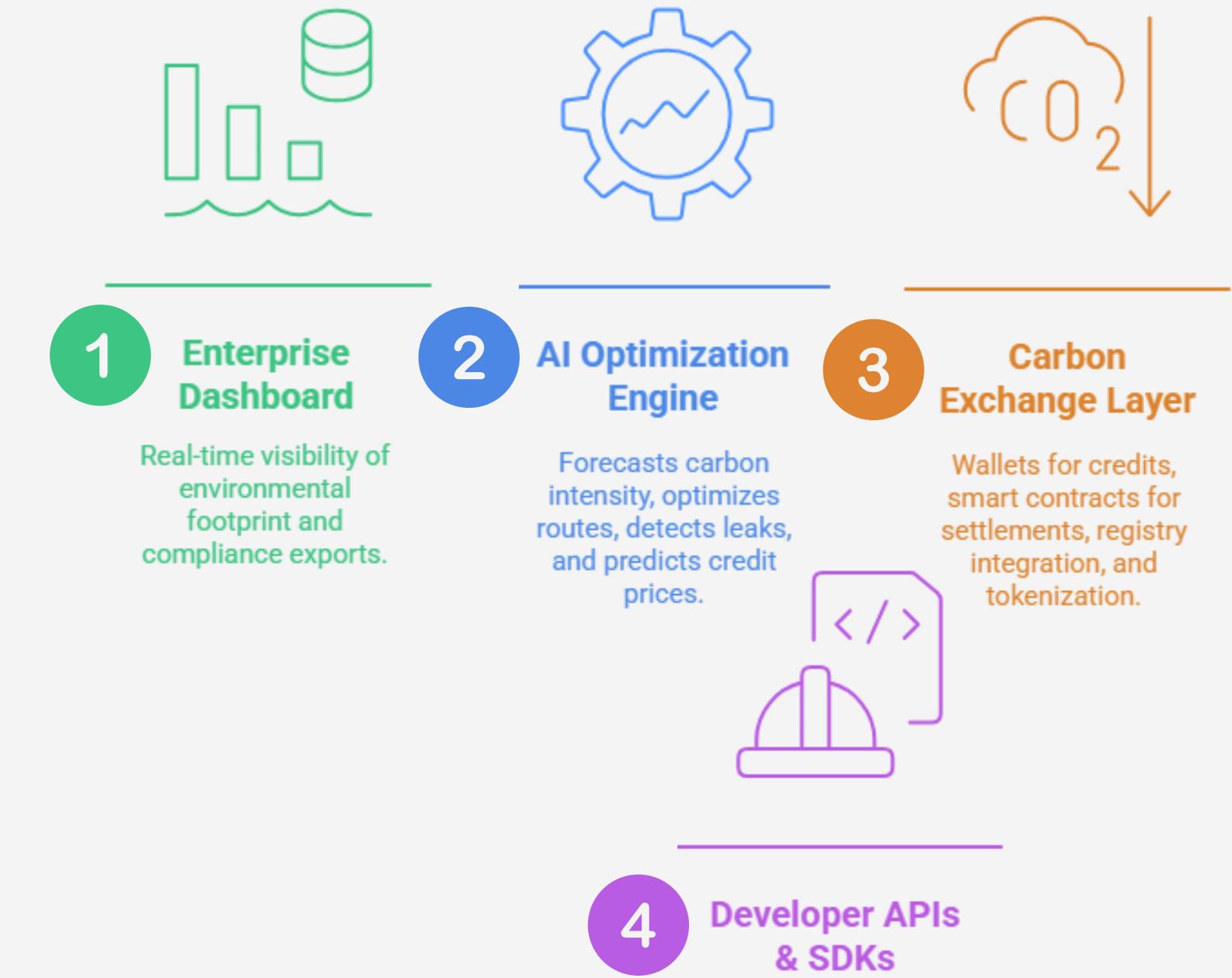
**Environmental Impact**  
Records money flow and environmental impact data.

**Single Source of Truth**  
Creates a single source of truth for enterprises and regulators.

**Audit-Ready Reports**  
Provides audit-ready and regulator-acceptable reports.

**Flexible Blockchain**  
Offers off-chain or hybrid blockchain options.

### 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

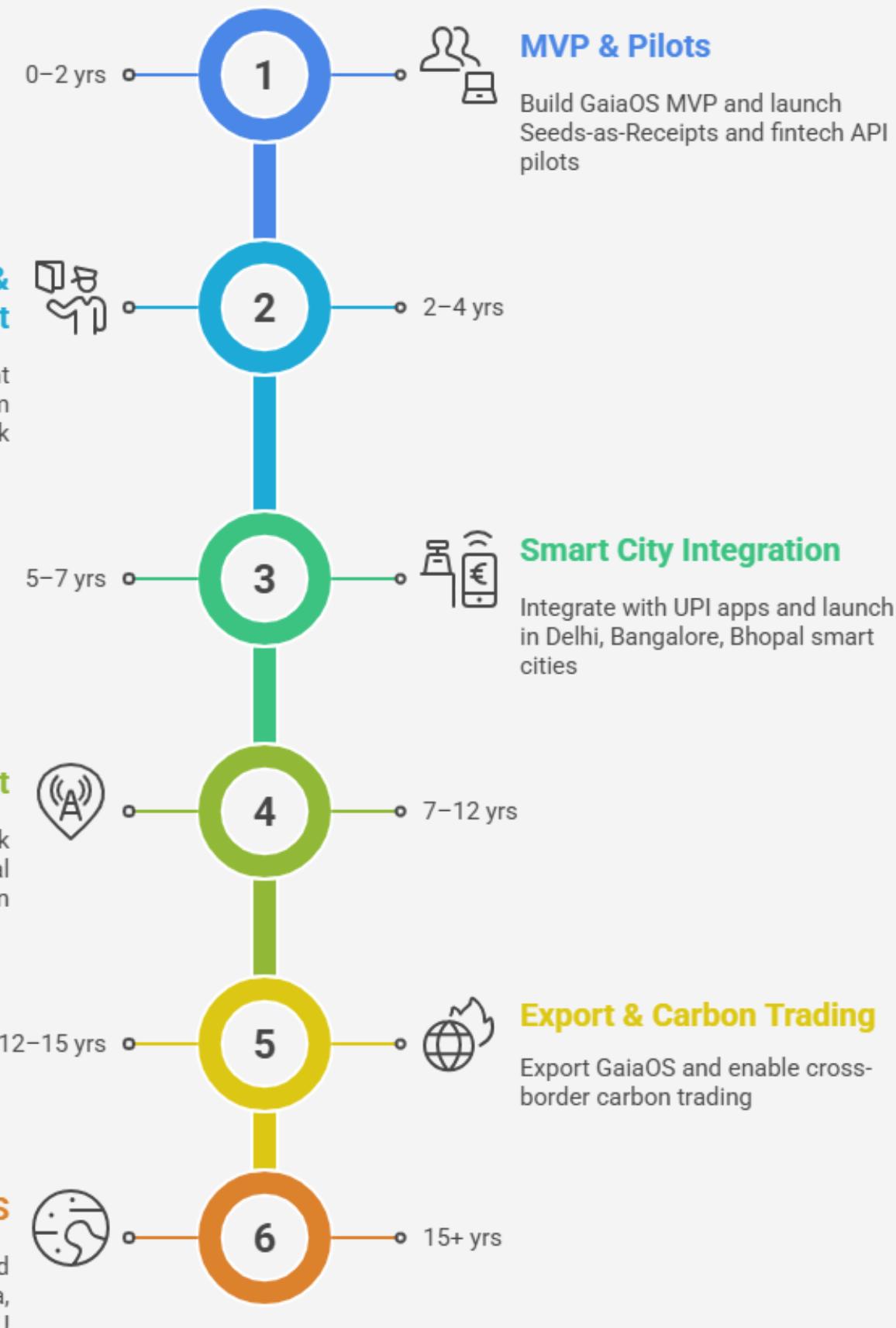
Like Paytm cashback drove UPI adoption → Seeds-as-Receipts builds climate awareness before mandatory rollout



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

## 15-Year Rollout Roadmap



## Business Model

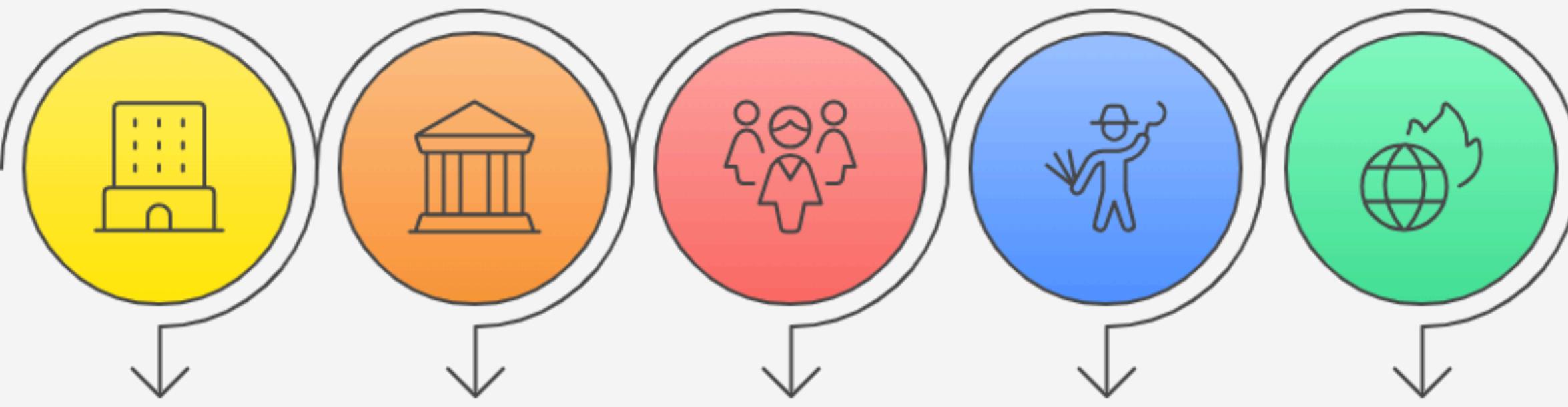
Business Model	Description
Enterprise SaaS	\$2k-\$15k/mo subscriptions (compliance, AI)
API Fees	\$0.0005-\$0.02 per call (fintechs, ERPs, banks)
Marketplace Commissions	0.5%-3% fee on carbon credit trades
Brand Campaign Fees	Retailers pay for Seeds-as-Receipts campaigns
Climate Identity Scores	Licensed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

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



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## BENEFITS



### Corporates

Lower compliance cost, higher operational efficiency.

### Governments

Real-time enforcement, verified national reporting.

### Citizens

Visibility, incentives, fairness in daily choices.

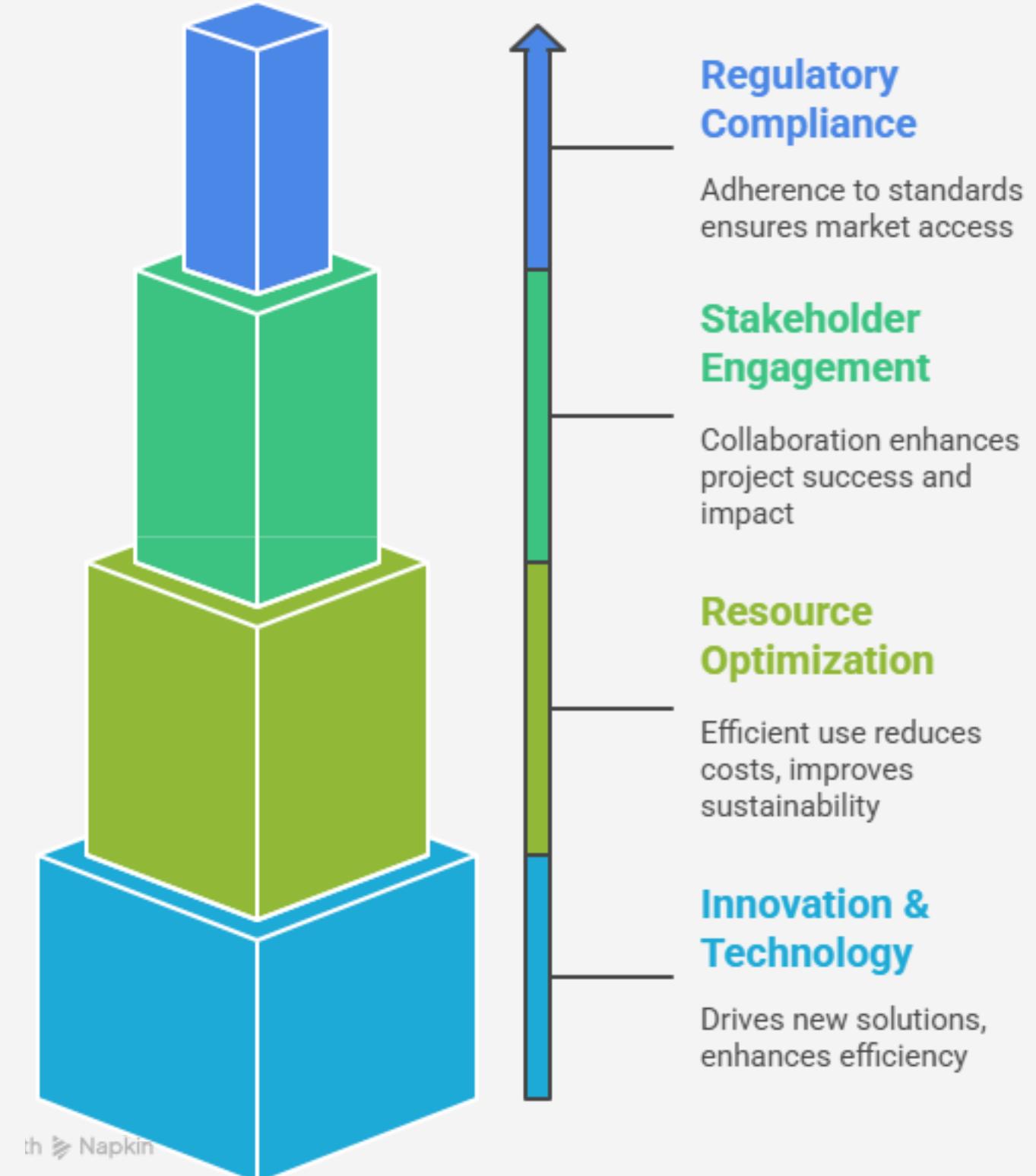
### Farmers / Rural

New income streams by selling surplus credits.

### Global Climate

Measurable reductions, scalable accountability.  
Made with Napkin

## Key Considerations for Sustainable Practices



### Regulatory Compliance

Adherence to standards ensures market access

### Stakeholder Engagement

Collaboration enhances project success and impact

### Resource Optimization

Efficient use reduces costs, improves sustainability

### Innovation & Technology

Drives new solutions, enhances efficiency

# 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://ijnd.org/papers/IJNRD2504111.pdf>

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

<https://www.resources.org/common-resources/verification-standards-for-carbonoffsets-breaking-down-the-new-proposed-guidance/>

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

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