



CarbonDollarX

WHITEPAPER

Assumptions, Limitations & Disclosures

The use of tokens as an investment tool has evolved over the last 18 months. There is now in place an SEC acknowledged structure for what are known as security tokens. Carbon Dollar X (“CDX”) can and has redefined the nature of its offering as a Security Token Offering. Once all aspects of this project have been completed, the Company intends to launch a fully compliant and tradable cryptocurrency within its own proprietary platform.

By definition, security tokens are a form of financial securities as the tokens are backed by tangible assets, profits and/or operating revenue of the company giving the token offering value. Participating in a Security Token Offering is very similar to that of an ICO (Initial Coin Offering) where investors can purchase tokens during the offering to trade, sell, or hold within the parameters of the subscription agreement.

This Security Token Offering is offered via the ERC20 platform. We have been guided through the complex legal and technological processes which comply to the SAFE / SAFT standard. The tokens released in this way are intended to be compliant with KYC/AML requirements, and securities laws in whatever jurisdictions they touch.

In the wake of a recent flurry of initial token offerings and the view that tokens can be regarded as a form of securities by the US and Canadian regulatory authorities, software developers, investors and lawyers have been investigating to comply with the rules and regulations of a token offering.

The SAFT is a cousin of the SAFE, another contractual legal innovation that was developed in the Silicon Valley recently. Both the SAFE and the SAFT are similar in many respects, except that the SAFT entitles the instrument holders with the right to tokens rather than equity. The SAFE is almost identical to a convertible note, except that the SAFE does not have a maturity and does not contain interest provisions.

SAFE stands for a Simple Agreement for Future Equity. Typically, under SAFE, an investor obtains the right to a certain number of equity shares in the company in exchange for an up-front investment. The investor then has the right to convert the investments into equity and is triggered upon occurrence of a specific event, such as acquisition, financing, etc. . The conversion rate is typically based on an agreed upon discount to the IPO price or to a certain valuation cap.

The SAFT is a derivative of the SAFE and stands for Simple Agreement for Future Tokens . Similar to the SAFE, under the SAFT, an investor, upon occurrence of a specific event (usually, it is at the launch of the platform), becomes entitled to the right to a certain number of tokens in equivalent to the ICO price multiplied by the agreed discount rate.

The SAFT terms were developed with the collaborative participation of Protocol Labs, Cooley LLP, and numerous investors, lawyers and token holders (known as the SAFT Project), and are designed to offer standardized terms of compliant investments in tokens.

The issue with utility tokens is that the majority of them tend to look like securities under US and Canadian securities laws, falling within a category of “investment contracts”. In Canada, *Pacific Coast Coin Exchange v Ontario Securities Commission*, [1978] 2 SCR 112 relying on *SEC v WJ Howey Co*, 328 US 293 (1946), laid out a test (the Howey Test) to determine whether a particular contract or a transaction in question is a form of securities. The test is fact-specific and involves answering a question of whether a proposed transaction would be: (a) an investment of money (b) in a common enterprise with the expectation of profit (c) to come significantly from the efforts of others. While the discussion of all elements of the Howey Test is outside of the scope of this paper, in many instances, tokens used in early-stage projects can pass parts (a) of the test, and it is part (b) “significant efforts of others” that might help to find out if a particular token could be an investment contract or not.

When a platform is not yet created, or is in the early stage, dependent on the efforts of its developers, tokens issued by such a platform would in most cases satisfy part (b) since it can be argued that the market price of such token depends on the significant efforts of others (that of the management / developers). However, as time passes, the platform becomes operational and more network participants subscribe to it and to the extent that the market price for such utility tokens is determined by forces affecting supply and demand, it is generally believed that such a factor would support the argument that the market price of the utility token of the platform is no longer dependent on the efforts of the management and therefore, would help to ensure that the second part of the Howey test (the “significant efforts of others”) does not apply.

A Security Token shares many of the characteristics of both fungible (erc20) and non-fungible tokens (erc721). Security tokens are designed to represent complete or fractional ownership interests in assets and/or entities. While utility tokens have no limitations on who can send or receive the token, security tokens are subject to many restrictions based on identity, jurisdiction and asset category.

The objective of a security token platform is to manage the automatic lifecycle of security tokens from creation to trading. There are several elements of the lifecycle that a regulated crypto/digital asset must comply to and that should be an integral part of security token platforms:

Security tokens are often collateralized by real world assets such as real estate leases or shares of private companies. During the tokenization process, these assets should be kept in the custody of third parties using mechanisms such as Trust companies or Special Purpose Vehicles (SPV).

The issuance and trading of security tokens is subjected to regulatory models such as KYC, AML and many other compliance mechanisms specific to country or industry. Any viable security token platform should provide interaction with several regulatory services also abstracted via smart contracts. (See *Appendix F - Statement on Compliance with Anti-Money Laundering Requirements.*)

Valuation of the Underlying Asset: Security tokens that represent alternative assets are highly influenced by the price of the underlying asset. Carbon Dollar X security tokens represent stored value and cash-generating assets.

As in any commercial business there are risks related to commercial revenues built on sustainable business practices that could be subjected to the impact of other outside factors such as natural disasters.

The assets owned/assigned to Carbon Dollar X have undergone extreme vetting and the valuation of the assets meet standard accounting practices that depict the value as “marketable value”.

Nothing in this document is intended to provide tax, legal, or investment advice and nothing in this paper should be construed as a recommendation to buy sell, hold any investment, security or to engage in any investment strategy or transaction. Carbon Dollar X does not represent that the, products, securities or services discussed in this paper are suitable for any individual or investor.

Future investment in Carbon Dollar X will require a minimum purchase. Further, such a move would be dependent upon the reader’s personal preferences, investment objectives, financial circumstances and risk tolerance. If that should be the case, the reader should consult with their business advisor, attorney, investment, tax and/or accounting advisor regarding specific business, legal or tax situation.

It is onerous on the individual to meet the requirements as an accredited investor and to have the most up-to-date version of documentation provided by Carbon Dollar X and its projects. Each person is responsible, even if they're not an accredited or institutional investor, to have the most up to date version of each document.

The reader is solely responsible for determining whether any investment, or investment strategy, or related transaction is suitable for the reader or anyone associated with the reader. In addition, this type of offer will require that the investment individual either be an accredited or institutional investor.

Carbon Dollar X is not responsible, nor is any other company or individual, for any outdated information regarding Carbon Dollar X. Nor is it obligated to broadcast its updates to any person who possesses this document or any other Carbon Dollar X documentation. Neither Suria Global (L) Ltd nor any other contributor to the Carbon Dollar X project is responsible or liable for any individual not having the most up to date version of each document (basically if new clauses are added or old ones removed). To find the most up to date version go to : <https://www.carbondollarx.com/whitepaper>

Private Token Distribution Overview

Token Name: Token	Carbon Dollar X
Ticker: Token	CDX
Website: Token	https://Carbon Dollar X.com
Address: Token	0x2cb101d7dA0ebaA57D3F2fEf46D7FFB7BB64592B
Owner:	Suria Global (L) LTD
Token Type:	Ethereum ERC20
Tokens Authorized:	200'000'000 Tokens
Mining:	No mining or any other means of Token amount increase will apply.
Offering Value:	Asset Class: Commodities (old growth forests and gold deposits) Total Cap US\$ 6,000,000,000

The valuation of the assets took into consideration the assessed commercial value. The token is securitized by the confirmed assets of Carbon Dollar X. These assets were appraised and valuation confirmed amongst others by TropBio, PricewaterhouseCoopers and TMF Group .

Eligibility:	Accredited and Institutional Investors
Use of Proceeds:	See "Use of Proceeds"
Token Distribution:	200,000,000 Authorized Tokens 100,000,000 Tokens Reserve (for future company capitalization) 50,000,000 Public offering* 20,000,000 Current investors and management 15,000,000 Reserve for the Exchange participation 15,000,000 Capitalization for Carbon Dollar X

* In conjunction with a public stock offering of Carbon Dollar X (L) LTD token holders will have a 1 to 1 conversion ratio of stock share to token equivalent. A total of 50 million tokens represents a total of 5% ownership of the company. The underlying assets backing the 50 million tokens are equal to \$6 Billion USD. When calculating an asset value of \$6 Billion divided by the 50 Million tokens being offered gives the investor a total value of \$120 USD equivalent for each token.

Tokens distributed to "Management" will be held under a lock up period for 3 months from the date of listing, management will have the right to sell an amount of their token to be agreed upon at a later date. Tokens distributed from the public pool do not undertake any form of lockup period and may be freely transferred, pledged or distributed between other accredited and institutional investors.

Distribution Time:	Tokens will be distributed within 24 hours upon payment confirmation but can take up to 72 hours depending on volume.
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Executive Summary

Despite the fact that many developing countries have billions of dollar worth of natural resources, they are still impoverished and cannot provide potable water and or reliable electricity. The choice should not be between bulldozing the forest, feeding your community or providing the bare necessities. Harmful lending conditions and lack of financial liquidity are holding back the potential for hundreds of millions of families. It is time for a change. Carbon Dollar X has created a new financial framework and platform for governments and investors to potentially unlock trillion dollars worth of natural resources legally while protecting our planet from destroying these resources and the habitats that lived and relied on them thus protecting our planet. We are blazing a new path, one where profit and preservation will both thrive. Together we can fund the future.

“It’s inevitable that security tokens will transform equity just as bitcoin has transformed currency, because they afford the owner a direct, liquid economic interest and the expedited delivery of proceeds. Every type of ownership can be tokenized, which is a massive multi-trillion dollar addressable market.”
..Carlos Domingo, founder of SPiCE Venture Capital

Carbon Dollar X is an asset backed security token. The initial hard assets backing the Carbon Dollar X project are derived from tangible assets which in our case are old growth forest and gold. The assets are valued at greater than two times the hard cap of the token offering, verifiable via valuations and financials, with an estimated increase of between five (5%) to fifteen percent (15%) per annum, annual growth on standing old growth forest. As an asset backed security token, Carbon Dollar X’s can provide confidence in its stability and true market value.

Carbon Dollar X’s parent company Suria Global (L) Ltd. (Suria) is a diversified financial services organization, positioned to be a modern Private Investment bank for governments. The company came into existence 5 years ago in order to work in partnership with companies to streamline the way commodities are monetized and traded so emerging countries and markets become more efficient and gain access to the financial liquidity.

Suria Global (L) Ltd. is in the process of establishing Carbon Dollar X as public company with the intent to sell stock in the open market and tie the Carbon Dollar X Security Token offering to the value of the stock and the underlying secured assets of the company with the option for token holders to convert token to stock and vice a versa. Carbon Dollar X is fully backed by hard assets controlled by Suria and pledged to the company for capitalization.

It is the goal of Suria via Carbon Dollar X to establish the most advanced near-real time Exchange and Settlement Platform, and to initiate its first digital securities for use in monetizing natural resources and commodities for emerging markets.

Today's developing nations that are rich in natural resources have liquidity challenges. They either are forced to privatize and thus lose their heritage assets, or they are forced to borrow from the IMF or World Bank for the fiscal budget to support or spur their economies. A depletion of its natural resources through deforestation falls into a vicious cycle of creating other problems such as climate control, greenhouse gases, floods, landslide and destroying its natural habitat. These loans, in most cases, create a decrease in individual and national prosperity.

Born out of the company's own need to monetize old growth forestry assets, that are currently in its custody, via a 99-year lease with the governing bodies of Fiji, Suria has established Carbon Dollar X. Through prudent acquisition and negotiations with friendly sovereign states and multinational corporations, additional resources are already earmarked for entrance into the exchange when it is ready. With every extension of the asset pool additional securities can be issued.

To encourage nations, local government and NGO's to rapidly pursue sustainable initiatives, Carbon Dollar X is in the process of establishing a financial platform for alternate funding. With a Suria banking license in the works, the exchange intends to incorporate other asset classes such as FX trading, digital asset, security tokens, crypto/assets/currency, green bonds, commodities and cash settlements.

The value proposition of the upcoming Carbon Dollar X platform, known as Suria Global Xchange (SGX) will be its ability to enable real time settlements between crypto and fiat currencies and vice versa, exchange and/or create financial securities and that will connect to any existing or future settlement platform virtually.

The founders of Suria Global and the technology partners over the past 10 years have been designing a proprietary integration of technologies that are cutting edge in scope, speed, security, transparency and accessibility. Aspects of the exchange will be based on "Distributed Ledger Technology", while others other key features shall include highly secured settlement portals, allowing for transparency and liquidity.

The company has assembled a stellar team with decades of experience in international banking, investment banking, currency trading, IT and software specialists, to build and operate the platform. We estimate that it will take an additional 6 months to complete the platform with an additional 2-4 months of rigorous testing to be readied for full commissioning and commercial operation, with initial releases as soon as 7 to 8 months, at which time, investors will have the option to exchange Carbon Dollar X security tokens for various liquid assets or currencies.

Over time this group of macro thinkers have identified and sourced leading technologies as the foundation for Carbon Dollar X's platform to provide long term security, speed and sustainability. These range from military grade (+) cyber defense and risk mitigation, unique software structures, multiple language support, maximum throughput capabilities, high liquidity, customizable analytics and real time order execution.

It is the intent of the public company to secure agreements to acquire controlling or majority stock positions in various private tech companies for the purposes of securing such technologies with the intent to provide a platform that is 100% reliable in real-time, transparent and trustworthy with audit tracking and minimal risk to securities holders.

The use of this hybrid transaction based exchange initially will be between Institutional groups and governments, with large purchase capability and technical understanding. The retail entry point for the platform will follow in phase 2.

Return on investment

The current token offering is valued at \$45.00 USD per token. Within 6-9 months, on a one for one token / stock offering, you as an investor you can choose to liquidate your tokens on an international stock exchange, or hold them and participate in the market rise, as new assets are added to the platform and transaction income is generated. A five year Forward-Looking Financial Statement is available upon request.

Intention

The intention is to establish an asset backed digital marketplace and bring into existence a modern and effective exchange and settlement platform that is synonymous in quality and efficiency with the leading global FX exchanges, but for alternative investing and financing for developed and emerging markets.

Mission

Carbon Dollar X's mission is to establish a universal platform that is financially liquid and has the utmost security and confidence, upon which to trade ubiquitously with all exchanges, and settle in any currency.

Objectives

The objective of Carbon Dollar X, is to be the global standard for digital asset exchange with a real-time settlement transaction workflow and settlement ability, in an ultra- secure environment. The potential to promote economic growth by means of green bonds, organizational carbon credit agenda's and governmental carbon offsetting projects is at the heart of the project.

Competitive Advantage

This digital security investment, is asset backed allowing for stability and expansion. The throughput and security of its proven technology has been tested for years with hundreds of thousands of real time transactions daily, in complementary industries. The technology is now designed to provide near real time settlements for all platform nodes.

It is recognized that the existing financial infrastructure was not designed to stand side by side with digital securities, thus the need for a ground up rewrite. See more technical details in the appendix.

Strengths

1. Assigned and valued hard assets, currently worth more than double the full issuance of the tokens offering, plus the carbon credits yet to be assigned.
2. Initial 200,000,000 Authorized Tokens are backed by assets worth over 6 billion USD equivalent. Exchangeable and expandable upon registration in the future exchange.
3. Underlying natural resources and future internationally accepted Carbon Credits. Carbon Credits will have their own exchange platform where they are valued and traded with settlement capacity via the Carbon Dollar X platform. They will be bought and sold by governments and corporations who's projects offset carbon emissions through green energy and forestry development.
4. The exchange platform and its data communication features are key to successful trade among participants, such as; Traders, Banks, Stock Exchanges and Institutional and Private Investors. The game changing aspect of the system is the way it handles the various communication protocols across disparate systems, the common bottleneck of existing systems.

Suria Global Xchange (SGX)



Equities, options, futures, FX, cryptocurrencies, baskets, custom synthetic instruments, and more.

The exchange underpinned with its own asset backed digital securities will create a new settlement framework that could breathe new life into FinTech. With the capability of providing the fluidity needed for the next generation digital monetary system, this is where the CarbonDollar X will soar. The Exchange will be capable of providing cross border, cross platform and cross securities trade and settlement services, measured in seconds instead of days, at only a fraction of the cost.

Distributed Ledger Technology

Carbon Dollar X will implement a distributed ledger technology using a consensus algorithm that allows all individual ledger holders to come to an agreement in regards to the order of all Carbon Dollar X transactions and their timestamps. These characteristics may resemble those of a blockchain, but when comparing Carbon Dollar X distributed ledger design against blockchains it stands out in speed, security and fairness.

Considering that distributed ledgers are the new banks, the Exchange Platform should create a lot of excitement as a major bridge connecting all other financial ecosystems including existing and new ledgers, allowing for true global liquidity. This new monetary framework starting with the CarbonDollar X Exchange Platform will be managed and protected with the most advanced technology and security compliance structures.

The envisioned Platform, is a hybrid of centralized and decentralized ledgers spanning the existing norms with the future of digital finance. The big business, banking, and academic interests which have monopolized the financial system will no longer have the total control they do today.

The exchange and settlement platform with all its ability could be a decentralized World Bank/Clearing House for the new age of securities and digital currency. Consider when the decentralized ledgers become the new banks, there will be a need for a stable universal medium of exchange, that is where CarbonDollar X's technology and fluidity will be strategically positioned.

Transaction Gateway

The company's technology will hinge on its transaction gateway and its multi-functional communications platform that turns any data silo into integrated parts of the processes which inevitably will allow for instant exchange and settlement of any contract, equity, security, or currency.

Our gateway allows systems that aren't ordinarily able to communicate with each other, the ability to speak fluently and very quickly with one another.

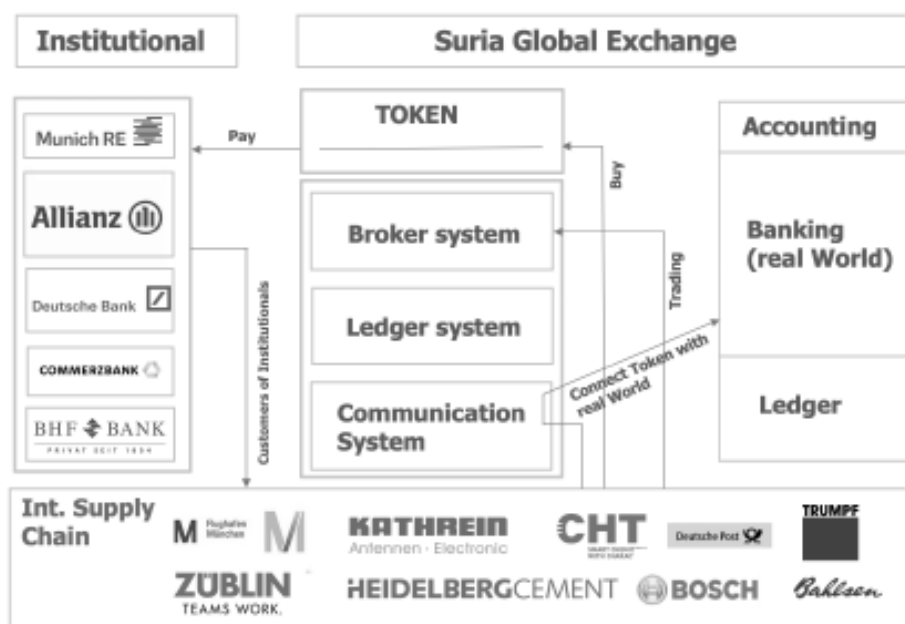
Timely interdependent digitalized communications fail because of heterogeneous and thus in-compatible systems, our settlement gateway simply overcomes these obstacles, thus allowing near real-time transactions in otherwise complex and time consuming transactions.

Known today as “Business Gateway” we have more than 2500 modules and over 600 interfaces, and are listed as an IP -provider in the banking and insurance industries in the EU. The company is 100% EU data compliant and has its data protection compendium with DGD (Deutsche Gesellschaft für Datenschutz GmbH) in cooperation with the Ministry of digitalization and data compliance in Munich Germany.

Business Gateway is operating in 9 European Countries with about 7500 direct connected outlets, with plans to expand the platform to an additional 33 countries.

“Business Gateway provides a quick and easy way to perform electronic transmission and data communication – for any size company, in any industry and in any format. Our core business is data transfer – via all electronic delivery channels, in any languages and data format - via the Business Gateway (BG) - platform or other systems. We provide complete or partial process chains for data transfer – and, in all cases, we guarantee a reliable and cost efficient integration of optimized processes – for all companies.” Dr. Gerald Kurz, PhD.

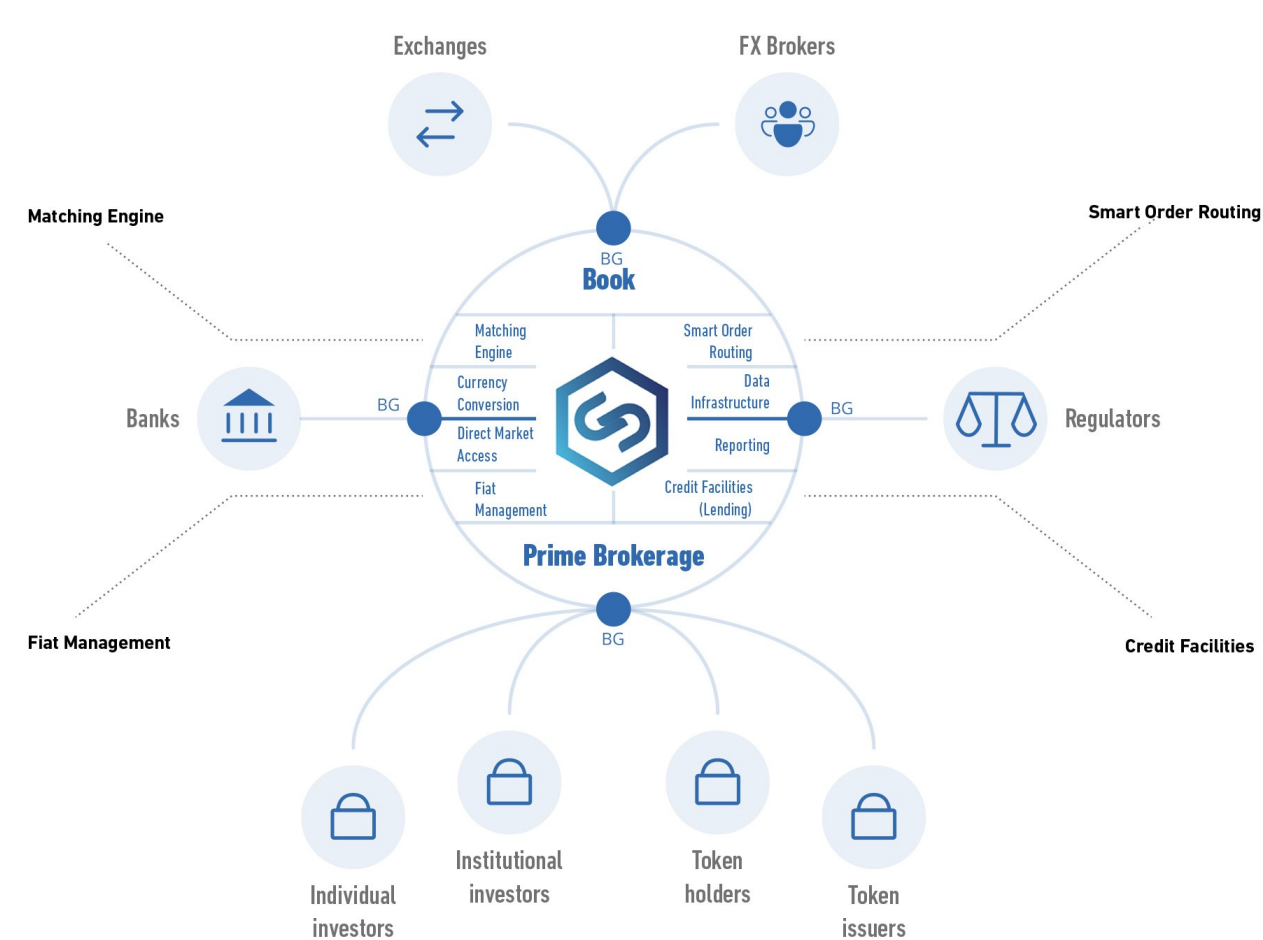
The core structure of electronic trade as we see it among communities of interest. Participants can be suppliers, customers or other technology portals. Every partner has very different system requirements, applications and business principles that must be combined intelligently for a rapid and problem-free communication / transaction exchange. Business process integration is therefore a critical success factor, with a maximum automated communication infrastructure. See example :



Carbon Dollar X has selected Modulus Global, Inc as its initial development team. For more than two decades, Modulus has provided advanced technology products and services to clients including The NASDAQ Stock Market, J.P. Morgan Chase, Bank of America, Credit Suisse, Barclays Capital, Goldman Sachs, Merrill Lynch, Fidelity, TD Ameritrade, Devon Energy, IBM, Microsoft, Yahoo!, Google, Cisco, Adobe, Ford Motor Company, SAS Institute, Rutgers University, University of Chicago, MIT, Oak Ridge National Laboratory, NASA and thousands of other corporate, educational, governmental, and non-profit institutions, throughout 94 countries.

The exchange will comply with all the laws and regulations on an international level and will acquire the necessary licensing to operate globally. It will adhere to the Know Your Customer (KYC) norms, verifying customers, on both individual and organizational levels through government issued identification and accompanying documentation, thereby, protecting itself from any moneylaundering.

In this summary diagram below the data flow connection points labeled “BG” represent the importance of Business Gateway in speed and efficiency of all the transactions in and out of the exchange, especially settlements.



The Importance of a High Speed Exchange.

The Carbon Dollar X exchange is designed to facilitate hundreds of thousands of transactions per second, allowing practically instantaneous orders upon its low latency ultra secure rapid response platform. The user interface of the Carbon Dollar X exchange settlement gateways, payment cards and digital wallets are being designed by a world class design team, for ease of use and adoption.

The exchange platform will partner with Suria Global as its payment provider to process all payments. As Suria Global is not a traditional banking institution, it does not have the burden of an out of date legacy infrastructure, so from the ground up it can run upon the same technology rails as the exchange itself.

What will ensure its global acceptance and use in any real world situation, will be the seamless integration between the exchange platform and any financial institution. This synergy will allow any and all transactions on Carbon Dollar X to be converted in real-time, via Suria Global, into any valid currency or cryptocurrency. This will effectively remove the latency issues that exist today.

Carbon DollarX APIs

- Carbon Dollar X will operate its own exchange with full system operational capabilities for interface at multi levels to ensure “speech” capabilities across a wider range of services and markets;
- The exchange will apply full KYC / AML suite applications for client on-boarding and trading purposes;
- Carbon Dollar X will be using an API System that is bank approved / bank offered and bank aligned for complete systems operational security;
- All accounts (“Wallets”) of potential “Buyers” of Carbon DollarX tokens will require “buyers” to open their own “wallets” at the same bank where Carbon DollarX maintain its operations (“API”) sandbox facilities;
- This mechanism allows for KYC / AML Compliance to be done at the “wallet” source;
- Using same “wallet” provider from issuer to buyer allows for seamless and effortless transport of tokens and more importantly ensures deliverability of tokens; (*“no more hassles wondering why did I not get my tokens”*)

System Security

The company is investing in a game changing technology and approach to trillion dollar problem in software development. And as a result will be the first to ensure a “hack free” platform.

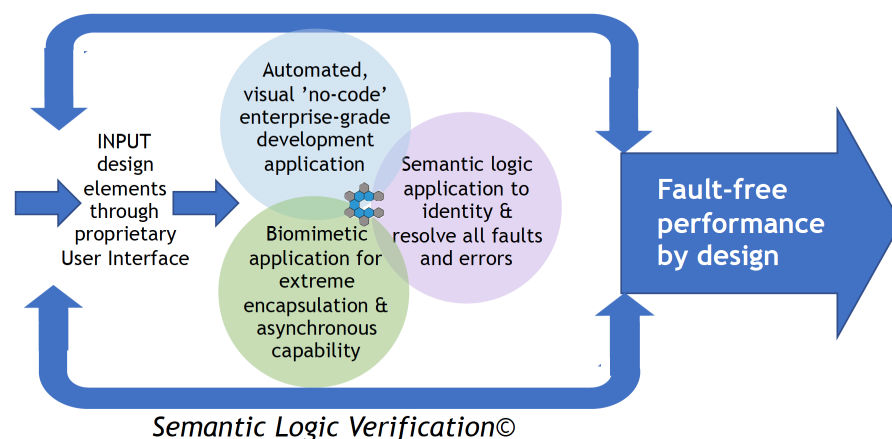
According to Michael Krigsman in *Beyond IT Failure*, poor software quality is a \$3 *trillion* problem annually. McKinsey & Co. found that, on average, large software projects run 45% over budget costing corporations multiple millions while delivering 56% less value than expected...all largely because of software problems.

“Hackers are costing consumers and companies between \$375 and \$575 billion, annually.” The renowned Ponemon Institute found that nearly half of U.S. adults have had personal information stolen during the last 12 months. Hackers, of course, see software faults and errors as their primary tools, like leaving the house key under the mat.

In addition to the integration of Business Gateway the company intends to acquire a majority stake in Corrgenta Coding System.

Corrgenta is developing a fault-free software for programmers and developers. This software will provide a true competitive advantage. The company’s technology is based on “semantic analysis” which uses formal and proprietary logic rules to analyze code statements, ensuring the software is semantically correct. This process finds only actual faults, with no false positives. Doing it this way finds all faults in source code. The process is applicable to single modules, entire programs and even network of programs. The method also greatly reduces number of test cases and makes many other forms of testing unnecessary.

Corrgenta has a way for developers to express the specifics of the expectations, purpose, performance, and utility of the desired program.



Semantic Logic Verification (SLV) distinguishes Corrgenta's systematic approach from all other "corrective" technologies. SLV blends semantic and logic technologies in a mathematically rigorous way not seen before in the software development sector. The flow of data from set to set employs predicates that must be logically correct rather than a series of commands that operate on a datum. This is precisely what leads to stability and security in our programs.

All of this becomes a single comprehensive and automated process capable of enabling developers to find and fix faults and errors in legacy software, *as well as* enabling developers to produce new fault-free software regardless of how large the program is.

Technology Innovation Marketplace

As Carbon Dollar X establishes itself as a leader in innovation for the purpose of reducing global warming, by means of natural resources preservation and product and services designed to reduce greenhouse gases. It will invest in companies and projects that can make the largest impact to the most people, assuring a high potential of profitability.

The first such company HANS, can revolutionize the use of LED light from both energy preservation, in homes and businesses, to advances in light spectrum use, for things like, agriculture, animal husbandry, water disinfectant and air quality, free of viruses, bacteria, and allergens.

Carbon Dollar X will take a majority position in HANS an LED lighting R&D manufacture. HANS current funding was provided based on its 2 game changing patents, one being for a thermal interface that allows a much quicker heat dissipation from LED's. This is the largest problem in the industry.

HANS has been selected as one of the 10 companies by SME's (Small and Medium Enterprise) Corps in Malaysia on a program targeted to create a global LED manufacturing company. SME Corp assisted in providing trainings for overseas market penetration and subsidized the product certifications. Currently they are working in collaboration with Nano Malaysia Bhd and University Technology Bhd to develop an even higher efficiency thermal management substrate for the LED industry.

Business plan available upon request.

Carbon Dollar X Private Token Distribution

The initial investment opportunity for Carbon Dollar X is offered through a ERC20 Token private distribution as a smart contract running on the Ethereum blockchain platform.

In contrast, to many other ERC20 Tokens that are traded, the Carbon Dollar X ERC20 Token holds its value from day one, due to its backing of hard assets and future assignment of Carbon Credits, giving investors in the Carbon Dollar X project a strong sense of security.

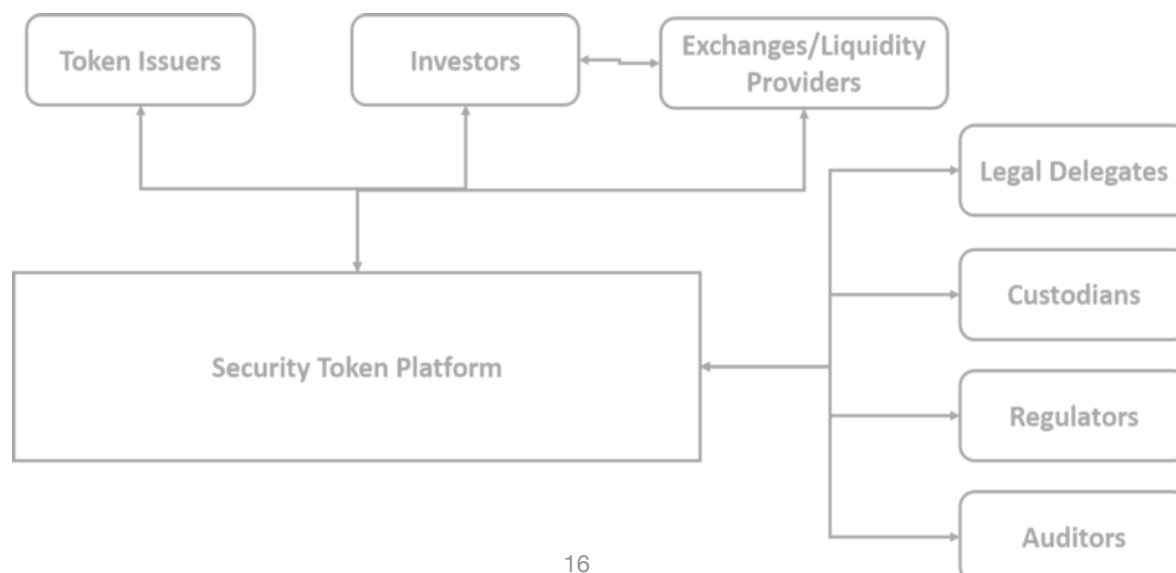
These ERC20 Tokens under the name of Carbon Dollar X (CDX) were created in a smart contract and issued to a main Ethereum-based wallet.

The initial authorization of Two Hundred Million Carbon Dollar X ERC20 Tokens (200,000,000 CDX) have been designated as follows, Public = 50,000,000, with 15,000,000 dedicated to support the Carbon Dollar X stock offering, 15,000,000 reserved for Exchange participation and 20,000,000 CDX for existing investors and Management. The remaining 100,000,000 Tokens will stay in Reserve for future company capitalization.

The pool of Tokens assigned as “Public” are intended for public distribution and will be distributed amongst Accredited and Institutional Investors who meet eligibility requirements. Upon completion of the exchange, investors will have an opportunity to trade in their Carbon Dollar X ERC20 Tokens for the newly circulating digital assets. Tokens that have been designated under “Management and Employees”, will be distributed amongst those who have contributed throughout the various processes of the project in the entirety of its duration.

Cold storage wallet system

For security and all aspects of Token storage and access compliance, Carbon Dollar X will engage the services of a multinational firm with presence and exposures in over 80 countries. This firm maintain a sound financial profile and holds a vast array of exposure in the associated markets. Securing digital assets has been a persistent challenge for digital asset investors, and a considerable obstacle standing in the way of institutional investors hoping to become more involved in the nascent sector.



The cold storage wallet system does more than just take the assets offline. The digital assets are also broken up “into fragments” that are then stored independently and have no value. These fragments are stored in “high- security vaults” that are not susceptible to attacks from hackers or armed robbers. Access to the digital assets is not possible unless each fragment is combined using proprietary technology. In addition to possessing impregnable cold storage vaults, the operating company has “multiple layers of security” on site, and access to these sites is “heavily restricted.”

The Company Assets

In addition to the IP for the platform and as collateral for the Token offering, Suria has assigned six billion dollars (\$6,000,000,000) in timber assets to Carbon Dollar X. The allotment is a small part of the group’s overall holdings, and has an audited FMV appraisal of over \$12 billion USD.

For confidentiality, the audited financial documentation relating to the assets, or documentation pertaining to intellectual property, have not been included in this White-paper. Any and all accredited or institutional investors wishing to see such documentation, may make a request in writing, and the appropriate measures will be taken to accommodate the request. For more about assets ..

See appendix B

Use of Proceeds

The entire use of proceeds from the token distribution will be utilized in the creation of the necessary infrastructure and applications for the Carbon DollarX platform, its distributed ledger technology, the full exchange platform, including multi-currency payments and settlement, as well as, the authentication of the carbon credits associated with the full value of standing old growth forest assets pledged to the platform.

Included in the cost of the platform are the purchases of existing technologies that enhance the security , performance and longevity of the platform. Any proceeds from this offering that are not used towards the full development and strategic services for the Suria Global Xchange (SGX) and the other technologies will be held in an asset pool in the exchange.

See Appendix D for details.

Executive Team

Ian Percy - Chief Executive Officer

Ian's been an entrepreneur since undergraduate days launching an organizational transformation consulting company in 1971. He focused on the healthcare sector, and hospitals specifically, resulting in a sterling reputation across his native Canada. This early work involved some of the most renowned transformations in the healthcare scene including the founding of the first ever program designed to teach physicians how to be medical school Deans and Department Heads.

An Organizational Psychologist by formal education, Ian is widely regarded as a *possibility expert*. His clients and colleagues frequently refer to and access his uncanny ability to see game-changing possibilities others don't see and turn them into profitable new realities.

Over time his consulting work expanded into a wide variety of industries globally and across North America including technology companies, government ministries, professional services, education, manufacturing, finance and insurance, agriculture and retail operations. Major companies such as KPMG, Royal Bank of Canada and UNIFI Insurance retained his services for well over ten years. Year after year he was able to expand their thinking to see the opportunities all around them.

Ian is Founder and Board Chair of Corrgenta Coding System LLC, an Arizona-based company with access to a software technology capable of automating a process for identifying faults and errors in legacy software code. Corrgenta is also automating a process for the creation of *new* fault and error-free programs. Faulty software is an almost incalculable expense for world businesses. This technology is well along in development and commercialization.

Ian has also created the *Congruent Ventures Network*, comprising ten synergistic yet game-changing technologies ranging from retrofitting vehicles to electric power, a frequency research laboratory, phase-change-management insulation, to plant based medicinals to natural intelligence semiconductors.

He's also written seven books on leadership and contributes frequently to various professional blogs and newsletters.

Ian and his wife Georgia live in Scottsdale, Arizona and hold dual citizenship with Canada and the US.

Abdul Murad Abdul Malek - CFO

Mr. Malek, graduated with Honors from University of Hull, United Kingdom in Bachelor of Science in Special Accounting, joined the banking industry as Management Trainee. Moving between all departments within the bank from Account Back Office, Trade Finance, Operation and Credit (Credit Risk and Loan processing involving consumer, commercial and corporate). Was confirmed and given a post as Senior Officer in the Credit Department.

Promoted to Assistant Manager in 3 years; the Credit Department – Commercial and Corporate and was again promoted to Head of Credit for Johor Bahru Main Branch the next year to cater mainly Corporate customer and was transferred to Small Medium Enterprise Branch as also the Head of Credit overseeing the manufacturing customer's base.

Stayed with the bank for nearly 10 years and resigned in 2002. Has been independently giving consultation since then. Mr. Malek is well versed in the Banking (Offshore and Onshore), Financial Institution Act, Law of Contract and AMLA.

In 2014, was appointed by Maisha Group as Financial Consultant in the corporate exercise for the refinancing of CLC Power Company Ltd, Dhaka, Bangladesh 108 MW HFO Fired Power Plant amounting to USD110 Million. The plant was fully completed with Commercial Operation Date in 2015.

Then in 2015 was involved in the acquisition of 1,320 MW Coal Fired Power Plant concession license in India. Currently involves in direct negotiation with a public listed Thailand company together with International Coil Ltd (Indian conglomerate) for the corporate equity takeover and development of the above mentioned power plant in India costing USD1.75 Billion.

He is also participating in the take over of 20,000 acres of logging concession in Myanmar with gross estimated income of USD400 Million in 8 years.

Recently, he was appointed as one of the Advisor for Gagasan Ekonomi Baru, a Non-Governmental Organization think tank in giving new ideas for new business set up.

Douglas L. Johnson - Chief Operating Officer

Mr. Douglas Johnson has proved himself an exceptional senior executive with diverse business development, program management, operations management and strategy development experience. He has repeatedly led the development and implementation of complex turnaround and new business strategies.

Although it's difficult to put over 30 years of working at the highest levels of corporate America into a short bio, some of Mr. Johnson's experience is displayed below.

As a Senior Consultant on the staff of the Westinghouse Vice President of Corporate Planning, Mr. Johnson was responsible for review and analysis of major investment programs, including acquisitions, with recommendations for corporate action. He also served as advisor to Business Units for long range strategic plan development.

Mr. Johnson was also the Manufacturing Manager of Westinghouse Elevator. He managed Three plants with over 1200 employees producing Elevators, Escalators, and Components. These employees were both Union and Non-Union. He maintained production and increased output of key products while initiating closure of the largest, oldest plant, transferring products and significantly increasing volume at the newest plant. Mr. Johnson also led the development of all marketing programs for the Westinghouse PCB Service Business, winning top Corporate Marketing Award.

As General Manager, led the Allis Chalmers Residential Transformer business from \$18.0 to

\$30.0 million in sales—a doubling of market share and a tripling of volume, for the transformer product line. These gains resulted from facility rearrangement and productivity improvement. During this time employee population remained essentially unchanged. As Assistant to the Vice President of the Power Generation Division of Babcock and Wilcox, Doug helped chart the turnaround strategy for this very troubled business. He led a wide variety of problem identification, plan definition and progress monitoring efforts.

Mr Johnson developed the strategy and gained approval for a Polychlorinated Biphenyl (PCB) Service Business for Westinghouse. The business involved the removal and disposal of PCBs from electrical equipment. He grew the PCB Service business from \$1.5 to \$37.0 million sales, utilizing aggressive marketing plus joint ventures for added technology.

Mr. Johnson has consulted hundreds of businesses, stretching across all sectors and markets, in his capacity as a Management Consultant. He is also proficient in software code and advanced mathematics.

Education - BSIE, MSIE – Oklahoma State University

Dr. Gerald Kurz - Chief Technology Officer

Dr. Gerald Kurz has more than 20 years experience in international enterprises technology; Jacobs Suchard, Knight Wendling and Gemini Consulting. He has also held active leading positions for logistic service enterprises as Kühne & Nagel in Switzerland and Dachser in Munich.

His core strengths are found in information technology for banking, accounting and logistics and, since 2000, has been Chief Executive Officer for Business Gateway AG, specifically concentrating in data connectivity and conversion systems.

Gerald's academic studies include Ph.D., MBA, BBA and Dipl. Betriebswirt from Clemson University (USA), Graduate School of Business Administration in Zurich (Switzerland), University of Applied Sciences in Augsburg (Germany) and University of Pecs (Hungary).

Bernard Yaw - Capital Management

Prior to joining the Company, Mr. Yaw as a management consultant helped two New York-based Investment Advisory and Private Equity firms to open offices in New York, Los Angeles, Johannesburg and Hong Kong and currently assisting to raise funds for the Hong Kong office. In Malaysia, Mr. Yaw was providing management and financial advisory services to a couple of companies involved in some government mega projects in Oil & Gas Pipeline, Cargo Container Scanning, Auto License Plate RFID Detection, Wind Energy related Power plant and Clean Water Pipeline industries, just to name a few.

In 2012-2014, Mr. Yaw as the Head of Private Equity at RHB Investment Berhad, the third largest universal bank in Malaysia and in 2005-2012, he was appointed as the Senior Vice President, Executive Director and Head of Private Equity at Dubai Ventures Group Sdn Bhd ("DVG"). DVG was a wholly owned subsidiary of Dubai Group, whose sole shareholder is HH Sheikh Mohammed bin Rashid Al-Maktoum, the ruler of Dubai and the Prime Minister of the United Arab Emirates. DVG was the regional office for Dubai Investment Group in Kuala Lumpur and its primary investment focus was equity investment in this region including Malaysia, Singapore, Thailand, Indonesia, Vietnam, Philippines, and North Asia including China. DIG had regional offices in Kuala Lumpur, Hong Kong, London, and New York with its HQ in Dubai, UAE.

Prior to joining DVG, Mr. Yaw was with Malaysia Venture Capital Management Berhad ("MAVCAP") and Cradle Fund Sdn Bhd. two wholly owned subsidiaries of the Ministry of Finance Inc., Malaysia, which is the investment arm of the Malaysian government. He was the Senior Vice President of Direct Ventures, in charge of Seed Ventures and Agency Ventures and was instrumental in the strategic implementation of the Cradle Investment Program in November 2003.

Mr. Yaw was born in Malaysia and has lived in the United States of America for 21 years, first as a college student and then soon after graduation, as an entrepreneur starting and participating in six startup companies. For Corporate Social Responsibilities activities, Mr. Yaw is also the co-founder and Chairman of Muzium Gopeng Management Berhad, a local philanthropic community society in the promotion of oldtown revival and preservation of local artefacts, arts and antiques in Gopeng. He graduated from Oral Roberts University in Tulsa, Oklahoma with a Bachelor of Science degree in Computer Science and Theological Studies.

Tan Sri Dr. Salleh Mohd - Forestry Management Advisor

Salleh is a qualified forester and a member of Institut Rimbawan Malaysia (IRIM) or Institute of Foresters Malaysia.

Born in Negeri Sembilan in 1940, Salleh had early education in Sekolah Rendah Inas, Tuanku Muhammad School, Kuala Pilah and the Royal Military College, Port Dickson. He then obtained B. Sc Forestry at Adelaide University and a Diploma in Forestry from the Australian Forestry School, Canberra on a Colombo Plan Scholarship in 1964. Upon returning home, he joined the Forestry Department, Peninsular Malaysia where he rose to head the Forest Inventory Unit and was responsible for the first national forest inventory. He then pursued a Diploma in Photo Interpretation at the International Center for Aerial Survey and Earth Sciences in Delft, Holland in 1969, and later a M.Sc and Ph. D at Michigan State University in 1974 and 1977 respectively. In 1994, he followed a three month Advanced Management Program at Harvard Business School, USA.

Upon returning home in 1977, he was appointed as the Director of the Forest Research Institute Kepong and when it became a statutory body in 1985, Salleh became its first Director General, until he retired in 1995. He was an adjunct Professor at University Putra Malaysia from 1994 until 1996 and now manages a contract R&D Company on plant biotechnology and forest consultancy business promoting sustainable management of forests. Salleh is active in many organizations both locally and internationally, notably as President of the Malaysian Nature Society since 1978 and President of the International Union of Forest Research Organizations (IUFRO) from 1991 to 1995. He continues to serve on a number of national committees, such as the Malaysian Business Council and the Second National Economic Consultative Council (MAPEN II). He sits on the advisory committees of the National Science Center, the National Planetarium, the National Park, and Programme Advisory Committee of the Palm Oil Research Institute of Malaysia (Malaysian Palm Oil Board). Internationally, he was a member of the Executive Board of IUFRO as Past President, the Board of Trustees of the International Network on Bamboo and Rattan (INBAR) and past Chairman of the Asia Pacific Association of Forest Research Institutions (APAFRI).

He was a member of the Scientific and Technical Advisory Panel of the Global Environmental Facility (GEF), the Research Advisory Committee of CGIAR and Chairman of the IUCN East Asia Group on the Sustainable Use Initiative.

For his services, Salleh was awarded the D.S.N.S by Yang Dipertuan Besar of Negeri Sembilan (1989), the Inaugural Langkawi Award (1991), the Third World Network of Scientific Organisations Award (1991), the National Science Award (1993) and the Asean Achievement Award for Environment (1995). He was awarded the Honorary Doctorate Degree from Universiti Kebangsaan Malaysia (1992) and the

University of Aberdeen (1993). He is an Inaugural Fellow and current Vice- President of the Academy of Sciences Malaysia and a member of its Council.

During his tenure in FRIM, he was active in managing research and participated in numerous research management courses at FRIM, Singapore, China and India, in collaboration with IDRC of Canada. He specialized in research policy, research methodology, monitoring and evaluation. He continues to give part time lectures on specific topics of management of R&D.

He is also the Executive Director of TropBio Research Sdn. Bhd., an approved private sector Research and Development Company, specializing in the area of Biotechnology. Salleh is spearheading the organization's efforts in developing technologies to improve the growth and economic performance of tropical trees and plants. Others companies in TropBio Group include TropBio Forest Sdn Bhd, a forestry, landscaping and natural resources consultancy company.

Recipient of Malaysia 2016 Merdeka Award

Appendix A

Technology Outline

The company has put together a team of leading hardware, software and telecommunications experts. The technologies we bring were sourced from hundreds that were vetted. The Carbon Dollar X platform will be a game changer in the digital asset universe. The company has letters of intents to purchase controlling interest in companies that hold the key to the success of the next generation exchange and settlement platform.

Carbon Dollar X will operate a custom designed platform that will ensure security, transparency and the speed necessary to provide seamless transactions. Including settlement and payment systems.

List of features:

- Artificial intelligence with multi-language support.
- Cyber-attack “kill” cells with decimation tracking that seek back to source.
- Endpoint sensors with enrichment engines enrich client interactions.
- Endpoint sensors with enrichment engines track privileged activity and isolate malicious penetration providing destructive cyber techniques with isolation into “kill” cells.
- Real-time system defense response with audit mapping and cyber-attack mitigation
- Consensus algorithm allows all individual ledger holders to interactively come to an agreement multiplying speed, security and fairness between transactions.
- Distributed ledger technology provides hundreds of thousands of transactions per second. That is more than a hundred times those of Visa or MasterCard. This enhanced speed decimates the slow speed of Bitcoin which is a maximum of seven transactions per second.
- “Byzantine Fault-Tolerant”, or otherwise known as “Asynchronous Byzantine” which provides the strongest level of security.
- Fairness is a characteristic that hasn’t really taken effect in other blockchains, but will be integrated into Carbon Dollar X’s distributed ledger technology.
- Carbon Dollar X’s distributed ledger technology doesn’t allow manipulations to occur. As a result, no individual or organization can influence the processing speed of the transactions.
- With this new fairness rule introduced, all transactions are timestamped and ordered at a speed of thousands of transactions per second.

- Planned takeover - company in a unique position to take on Sysco with better technology and cannot currently keep up with sales.
- Planned takeover - cell phone encryption group doing around \$200 million a year available for merger, acquisition or joint venture.
- Planned takeover - though rotational encryption has been banned in this country, there are derivations of encryption technology that only the NSA will have a key for. There are several interesting Cyber firms available that will fit together with this strategy.
- One of the technologies we have just cannot be cracked because it is like stepping into an alien environment where nothing is as it seems. This comes from some of the EMP technologies that we have where hacking will become an obsolete profession.
- This product moves the threat hunting process from backward-looking and expensive analysis of network logs to delivery of threat behavior to the desktop in real time.
- Technology enables real-time identification of the threat behavior used in every recent major network breach and insider attack: lateral movement with privileged credentials.
- New “orchestration suites”, which ingest data from all those tools, only compound the complexity and expense. While artificial intelligence has somewhat eased the process, most current tools generate hundreds of thousands of alerts – which then require manual investigation, thus further delaying response times. By contrast, we focus on the behavior that matters from both outside and inside threats: lateral movement and clever system administration tradecraft.
- A self-correcting system that can detect and fix code vulnerabilities and errors before hackers get a chance to identify them and breach the system.
- The newest software testing algorithm for proprietary and public semantic and logical processes

A subset of product features:

- Exchange Platform supporting several dozen ERP structures and user applications. For example; SAP R/3, Baan, PeopleSoft, Oracle, perpendicular, Siebel, and so forth as well as ad-hock in-house formats. Global standards such as EDIFACT, ANSI, CII and other communications interfaces are integral components of the data communication platform. All open standards are available, for example S/MIME, EDIINT, etc. The service of the platform is unique and combines all "state of the art" adapters with complete availability of communication components as for example to HTTP/S, TCP/IP, X.400, Async., X.25, OFTP, FTP etc. Communication languages and standards as for example XML, cXML / BizTalk / Rosetta Net for the Financial and Automotive industry, VANs, EC/ EDI or Internet WWW are supported.

- For the connection of heterogeneous structures MQ Series and other message brokers as well as Security installations are completely available.
- Complete integration of all trader specific (proprietary) formats.
- All business processes are completely automated, benefiting more timely interactions for all parties.
- Multi-functional communications platform, the Exchange can integrate horizontal and vertical markets of any kind and turns them into integrated parts of the business processes transaction.
- Mapping capability with "2700 Modules and Data Communication interfaces", the Exchange Platform will transact in any acceptable, hard tradable value.
- "Semantic analysis" uses formal and proprietary logic rules to analyze code statements, ensuring the software is semantically correct.
- Code correction that finds only actual faults, no false positives, greatly reducing the number of test cases and forms of testing necessary.
- High degree of Mapping capability
- Multi-functional communication – Any to Any
- High speed communication
- Workflow process for transaction from cryptocurrency to hard currency
- Data communication on the platform is system and format independent
- Availability of 99,8 % p.a., cluster technology without any lack, secure redundant, heartbeat connectivity on the platform and 100 % secure with RAID 5 system failover.

The Data Communication Platform offers a complete integration of the supply chain with involvement of all business processes even in heterogeneous IT-systems. Simultaneous management systems, software "on demand", payment handling or tracking and tracing can be applied upon as necessary. The advanced design of the Carbon Dollar X Exchange, allows the entire scope of digital communication and electronic trade to be processed in any currency in a secure, fast and transparent manner.

Appendix B

Investment Assurance

In addition to the Token offering the company will be establishing a Labuan company, for the explicit purpose of a public stock offering to facilitate liquidation of tokens prior to the establishment of the exchange and settlement platform. Carbon DollarX (L) LTD will be a SPV IP holding company with ownership percentage in various endeavors. The initial capitalization of Carbon Dollar X (L) LTD will be provided by Suria Global in an amount of 15,000,000 ERC20 Carbon Dollar X tokens. The balance sheet book value for each token is \$45.00 USD. In other words, tangible assets backing each token are in place. So, the initial capitalization by Suria Global is $\$45.00 \times 15,000,000 = \$675,000,000$ USD.

Through engagement of a COMPREHENSIVE RISK COVER the “commodity assets” backing the TOKEN will be insured against all commercial risk which include debt, commercial income, equipment, property insurance and other forms of coverage as may arise.

An insurance vehicle will be chosen that can offer protection against a complete cyber loss either through software and hardware failures, also to include theft insurance of stored data. CDX is planning to engage the services of an insurance company for complete cyber protection coverage; a part of this coverage could be “transferred” to its investors under a master policy coverage. This service will be offered on a fee basis to investors who wish to have the security of insurance coverage.

About Forest management and sustainability.

As the security asset backing this offering is an old growth forest, we have included some background . A forest is somewhat like a certificate of deposit or a stock we buy with the hope that, over time, our financial investment will return more money than we paid for it (Klemperer 1996). Forests, of course, are much more than a financial asset because they provide an array of other benefits with values that cannot be measured in monetary terms. Some of these are extremely valuable to individuals, organizations, and society (Bullard & Straka 1998). Viewing forests as financial assets is a useful framework into which non-monetary values can later be woven (Klemperer 1996). In a financial sense, if trees and land are considered as capital, two of the most important inputs into forestry are capital and time (Klemperer 1996).

Because forestry is a long-term production activity, every management activity (even inactivity) can be construed as an investment (Wear 2000). The most significant investment is usually in the trees themselves, whether they are held for timber production or for other purposes.

The value of the investment increases with the age and size of the trees. Most forestry is very capital intensive because of the long time periods involved.

The investment varies depending upon the objective of management. Some forest landowners are interested mainly in financial returns and hold the land for that purpose (Klemperer 1996). With adequate investments to actively manage endowment forest land assets, substantial financial returns may be expected from these lands in perpetuity.

Investors can hold timberland through three different institutional arrangements: various forms of direct, privately traded ownership, publicly traded units of securitized timberland limited partnership and publicly traded stock in vertically integrated forest products companies that own substantial areas of timberland (Blinkley 1994)

There is also a growing convergence of interest between leading forest enterprises, financial institutions- including commercial banks, investment funds, export credit agencies and the multilateral development banks- and conservation organizations in responsible investment in sustainable forestry (World Bank 2003)

Based on the study conducted by the forestry auditor, about 1/10 of the timber needs to be harvested for the betterment of the ecosystem. In other words, the mandate to Suria is to maintain the natural diversity of the Fijian forests and to ensure that their ecological services remain intact.

Suria management of regeneration ranges from allowing natural processes to occur unimpeded, or cleaning up the site (raking and burning the slash), to preparing the soil for growth of seedlings – either natural or planted. About one-tenth of this area needs regeneration management.

Appendix C

Carbon Credits

As the name portrays we intend to include Carbon Credits in the exchange platform and to facilitate a stable trading environment for this important instrument.

What are Carbon Credits?

A Carbon Credit is a generic term for any tradable certificate or permit representing the right to emit one ton of carbon dioxide or the mass of another greenhouse gas with a carbon dioxide equivalent (CO₂e) equivalent to one ton of carbon dioxide.

Carbon Credits and carbon markets are a component of national and international attempts to mitigate the growth in concentrations of greenhouse gases (GHGs). One Carbon Credit is equal to one ton of carbon dioxide, or in some markets, carbon dioxide equivalent gases.

Carbon trading is an application of an emissions trading approach. Greenhouse gas emissions are capped and then markets are used to allocate the emissions among the group of regulated sources.

The goal is to allow market mechanisms to drive industrial and commercial processes in the direction of low emissions or less carbon intensive approaches than those used when there is no cost to emitting carbon dioxide and other GHGs into the atmosphere. Since GHG mitigation projects generate credits, this approach can be used to finance carbon reduction schemes between trading partners and around the world.

How do Carbon Credits Work?

Carbon Credits are found as a flexibility mechanism provided through the Clean Development Mechanism under the Kyoto Protocol and are bought and sold through number of international brokers, online retailers and trading platforms. Businesses that find it hard to comply with the carbon emissions, purchase carbon credits to offset their emissions by making finance readily available to renewable energy projects, forest protection and reforestation projects around the world. These renewable energy and energy efficiency projects replace fossil fuel and industrial processes. This all helps businesses in mitigating their emissions and compliance with global standards.

Offsetting one ton of carbon means there will be one less ton of carbon dioxide in the atmosphere than there would otherwise have been. The buyers of the offsets benefit as they can use these offsets to mitigate their greenhouse gas emissions. Many types of activities can generate carbon offsets. Projects which sell carbon credits include wind, solar, geothermal, biomass projects which replace fossil fuel powered plants, low cost household device projects that can eliminate need for extra energy, methane capture from landfill gas and agriculture, different afforestation projects, forest protection from illegal logging, destruction of heat trapping greenhouse gases from the atmosphere and many more.

Carbon Credits as a Commodity

Since the Kyoto Protocol, carbon emissions became a liability and carbon reductions an asset. One of the provisions in the Kyoto Protocol called for emission reduction trading using free market mechanisms. Emissions trading would allow national and international transfer of reductions among players in different industries as a way to level out costs. This, in essence, created a new commodity under the name of Carbon Credits and a marketplace for it.

Currently, carbon emissions trading is technically allowed in any of the thirty-seven countries that fall under the jurisdiction of the Kyoto Protocol. The largest emissions trading scheme is currently in operation in the European Union, under the name of the European Union Emission Trading Scheme (EU ETS). Currently twenty-five of the twenty-seven countries in the EU are enrolled in the scheme. The United States of America also began to engage in carbon cap and trade emissions trading in 2009. Australia and New Zealand have also implemented themselves into the Carbon Credit market. One of the primary factors influencing prices in the carbon trading market is the cap that is imposed on carbon emission levels by the regulating jurisdiction. As the cap is lowered, as it is periodically, there will be more companies operating above the set limit of carbon emissions. This will mean that there will in theory be more companies in need of Carbon Credits, which could result in a higher price for each credit. A change in the level of carbon emissions generally across the board will also affect prices, as it is hoped that cleaner ways of manufacturing products will be found, eliminating the need for any kind of carbon reduction scheme at all.

In essence, as the world finds itself approaching the set upon carbon ceiling, Carbon Credits will inevitably continue to increase in value in a typical supply and demand format: the supply becoming even more dependent on the “production” of Carbon Credits and the demand more severe as there is less buffer between the carbon ceiling and the progressive carbon emission.

Appendix D

Use of funds from Token and Stock sales based on one Billion in investment.

Use of Proceeds : Based projected capitalization of one billion US dollars	
Suria Global Xchange (SGX)	
Strategic Software	\$11,000,000
Application Programming & Apps	\$50,000,000
Data Centers	\$85,000,000
Facilities	\$50,000,000
Cyber Security & Programming	\$20,000,000
Hans L.E.D.	\$30,000,000
Working Capital	\$65,000,000
Exchange Reserves	\$614,000,000
Sub Total	\$925,000,000
Suria Global Resources Division	
Equipment and Trucks	\$20,500,000
Logging Infrastructure and Temporary Housing	\$6,500,000
Manufacturing Facilities	\$25,000,000
Working Capital	\$23,000,000
Sub Total	\$75,000,000
Total	\$1000000000

Five year Transactions and Forward-Looking Financial Statements are available upon request.

Appendix E

Statement on Compliance with Anti-Money Laundering Requirements

As part of its business approach as a transparent and socially responsible financial, Carbon Dollar X is firmly committed to participating in international efforts to combat money laundering, the funding of terrorism and other acts punishable by law.

Suria Global (L) Ltd, the parent company of Carbon Dollar X, is located in Labuan Malaysia. Carbon Dollar X is supervised by the Labuan Offshore Financial Services Authority (LOFSA) which has strong regulations for anti-money laundering.

The Federal Territory of Labuan has enacted laws and rules designed to regulate the anti-money laundering directives of the standards set by the Financial Action Task Force (FATF). Labuan. FATF is a member of several international organizations that promote a high level of regulatory standards amongst international financial centers. These organizations include:

International Association of Insurance Supervisors (IAIS)

IAIS was established in 1994 to represent insurance regulators and supervisors from more than 200 international financial jurisdictions. It works closely with financial sector's standard-setting bodies and international organizations to promote financial stability. The IAIS issues global insurance principles, standards and guidance papers; provides training and support on issues related to insurance supervision; and organizes meetings and seminars for insurance supervisors. Labuan FSA has been a member of the IAIS since 1998.

Group of International Finance Centre Supervisors (GIFCS)

The GIFCS (formerly known as the Offshore Group of Banking Supervisors) was formed in October 1980 to promote positive, constructive and coordinated responses to the approaches made by other supervisory authorities. Labuan FSA has been a member of the GIFCS since 1999.

Group of International Insurance Centre Supervisors (GIICS)

GIICS is a grouping of insurance regulators and supervisors from offshore jurisdictions with the aim of

promoting proper supervision of offshore businesses. The GIICS membership provides a unique facility for offshore jurisdictions to exchange information in maintaining the highest international standards of insurance regulation. Labuan FSA has been a member of the GIICS since 1999.

Asia/Pacific Group on Money Laundering (APG)

APG is an international grouping of more than 40 members founded in 1997 that facilitate improvements for compliance with anti-money laundering and counter financing of terrorism (AML/CFT) standards. It also assesses APG members' compliance with global AML/CFT standards through mutual evaluation and conducts research into money laundering and terrorism financing methods, trends, risks and vulnerabilities. Labuan FSA has been a member of the APG since 2000.

International Islamic Financial Market (IIFM)

IIFM is the global standardization body for the Islamic capital and money market segment of the Islamic financial market. IIFM acts as a market body in the development and maintenance of uniformity, and assists in the benchmarking of standards for the transparency and robustness of the Islamic financial market. Its primary focus lies in the standardization and Shariah harmonization of Islamic products, documentation and other related processes. IIFM also provides a universal platform to market participants through "Global Working Groups" for the development of the Islamic capital and money market. Labuan FSA has been a member of the IIFM since 2002.

International Organization of Securities Commissions (IOSCO)

IOSCO is the worldwide association of national securities regulatory commissions. The role of the IOSCO is to assist its members to promote high standard of regulations and acts as a forum for national regulators for international cooperation. Labuan FATF is currently a full signatory to IOSCO Multilateral Memorandum of Understanding Concerning Consultation and Cooperation and the Exchange of Information. Labuan FSA has been a member of the IOSCO since 2003.

Islamic Financial Services Board (IFSB)

IFSB is an international standard-setting body of regulatory and supervisory agencies that have a vested interest in ensuring the soundness and stability of the Islamic financial services industry. IFSB promotes the development of prudent and transparent Islamic financial services through the introduction of new, or adaptation of, existing international standards consistent with Shariah principles. IFSB complements the Basel Committee on Banking Supervision, IOSCO and the IAIS. Labuan FSA has been a member of the IFSB since 2003.

Financial Action Task Force (FATF)

The FATF is an inter-governmental body established in 1989 with the objectives to set up standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system. The FATF has developed a series of recommendations that are recognized as the international standards for combating of money laundering and the financing of terrorism and proliferation of weapons of mass destruction. The FATF monitors the progress of its members in implementing necessary measures, reviews money laundering and terrorist financing techniques and counter-measures, and promotes the adoption and implementation of appropriate measures globally.

Labuan also adheres to its supervisory standards, guidelines and recommended best practices set forth by Basel Committee on Banking Supervision (BCBS).

Carbon Dollar X is subject to the highest AML standards. All compliance of KYC and AML is handled by Labuan Financial Services Authority and Labuan IBFC.

The Carbon Dollar X group framework for the prevention of money laundering, financing of terrorism and other acts punishable by law ensures the following:

- Training and awareness

AML staff trainings will be conducted on an ongoing basis for all Carbon Dollar X staff members when they enter the group and at regular intervals thereafter within the framework of the respective Carbon Dollar X's training plan. The AML training measures are complemented by an e-learning program to maintain a high level of awareness with regard to the warning signs of money laundering, terrorist financing and criminal activities among all members of staff.

- Risk classification of customers

Carbon Dollar X will maintain a risk classification of its customers, in order to assess the risks of money laundering, terrorist financing and criminal activities, and applies due diligence and monitoring procedures accordingly.

- Customer data, transaction and account monitoring

In order to detect potentially suspicious activities, all Carbon Dollar X transactions will use an IT-based monitoring system, implemented group-wide, and apply consistent standards for data and transaction monitoring. Carbon Dollar X also adhere to national and international sanctions and embargoes.

- Suspicious activity reporting

AML Officers at Carbon Dollar X report suspicious activities to their local Financial Intelligence Units (FIU) and other authorities according to local regulations as well as to the Group AML Officer.

Carbon Dollar X does not hold anonymous, nested, or shell accounts and respect all applicable rules related to asset freezing and document filing and archiving.

Furthermore, the structural and procedural organization to prevent money laundering, financing of terrorism and other acts punishable by law is audited annually at all commercial banks associated with Carbon Dollar X.

Important information for new customers

Please note: Carbon Dollar X employees will ask you for your name, address, date of birth and other information that will enable any of the commercial banks associated with Carbon Dollar X to identify you. Carbon Dollar X will also ask to see documents proving your identity and will ask questions pertaining to the ultimate beneficiary of your transactions and the source of the funds in order to comply with standard banking practices.

PATRIOT ACT Certification

Pursuant to the USA PATRIOT Act and final rules issued by the U.S. Department of the Treasury, a U.S. bank or a U.S. broker-dealer in securities (a “Covered Financial Institution”) is required to obtain certain information from any “Foreign Bank” that maintains a correspondent account with it.

KNOW YOUR CLIENT (KYC)

Anti-money laundering (AML) laws and regulations became effective as of 15 Jan 2002 in Malaysia. All relevant information about compliance is found at Bank Negara Malaysia (the Central Bank):

<http://amlcft.bnm.gov.my/index.html>

For banks and other financial institutions, a new guideline was issued on 01 Sept 2013: http://www.bnm.gov.my/guidelines/01_banking/03_anti_money/04_gl_aml_a_amlcft_deposit.pdf

For accountants and other non-financial sector entities, a new guideline effective 01 Nov 2013 has been introduced: [http://www.bnm.gov.my/guidelines/50_others/AMLCFT\(DNFBPS%20&%20Others\).pdf](http://www.bnm.gov.my/guidelines/50_others/AMLCFT(DNFBPS%20&%20Others).pdf)

For Money Services Business, a new guideline effective 01 Dec 2011 has been introduced: http://www.bnm.gov.my/index.php?ch=en_legislation&lang=en

For insurance and Takaful entities, a new guideline effective 15 Sept 2013 has been introduced: http://www.bnm.gov.my/guidelines/02_insurance_takaful/02_anti_money/03_policy_instkf_amlcft.pdf

Carbon Dollar X is dedicated to remaining fully compliant with both national and international KYC financial regulatory standards.

TRUE ASSET-BACKED SECURITIES

A quick Google search for “asset-backed securities” will yield thousands of results for securities claiming to be backed by assets but in fact there is no ownership of the underlying asset or, even worse, a security that’s based on an underlying asset that’s encumbered. This is not what we consider asset backing. If you try to find an equity that fully asset backed it’s a lot more difficult because it doesn’t seem to exist without having outstanding loans. Once you look at the crypto arena it’s clear that 99% of all crypto’s have nothing standing behind them.

At Carbon Dollar X we believe in value. A token is supposed to be a good storehouse of value. If it appreciates that’s wonderful, but everyone needs a real storehouse where their hard-earned money can retain its value thereby retaining its buying power rather than continually seeing it eroded.

Carbon Dollar X has a projected value of \$6 Billion worth of hard assets that are standing behind our offering. This comes in the form of a standing forest. To the uninformed this may seem strange but, in fact, it’s one of the best asset classes in terms of overall security and performance. The old saying is true, “God isn’t making more land.” Since many of the forests on the planet have disappeared or are in jeopardy of disappearing, this translates to appreciating for those forests that are still standing. This asset class has been appreciating by approximately 15% per annum. In fact, this asset class has outperformed gold as of late.

