ACOSU
CAPITAL NATURE



We give value to nature.
Merging ecological & financial value.

Jan-25

- vertraulich | confidential -

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Agenda

Introduction, History and Motivation

Our nature-based Technology and Clients Benefits

Assessment Cases

Team

Sum-up

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ACOSU
SUSTAINABLE ECOLOGICAL & FINANCIAL SOLUTIONS



ACOSU

Circularity &

Sustainability

Corporate Strategy

and Product Development

[…]

ACOSU

Assets & Investments

Sustainable Assets and Investments

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Capital Nature

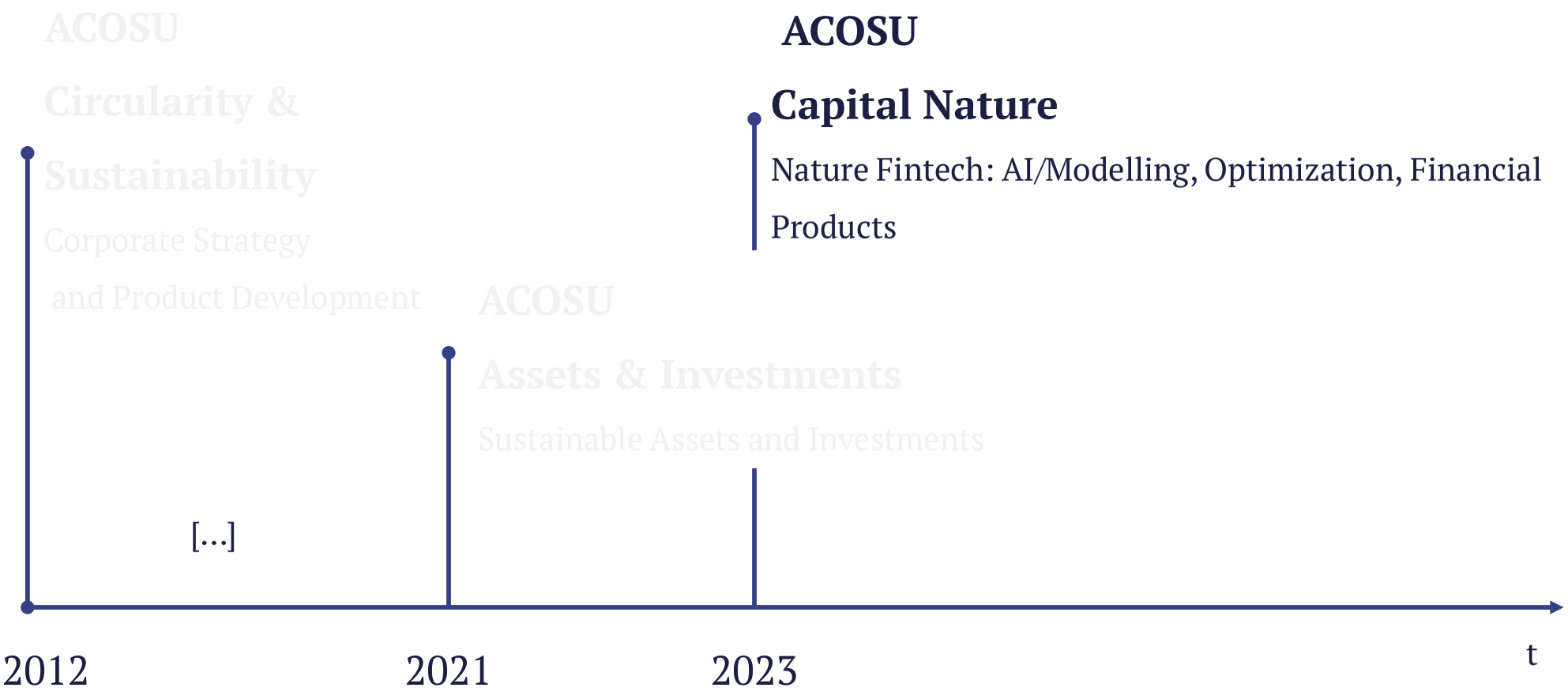
Nature Fintech: AI/Modelling, Optimization, Financial Products

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EU Nature Restoration Law (2024)

Every **1 Euro invested in nature returns 4-36 Euro**.
How to do it?

ESG and the Taskforce on Nature-related Financial Disclosures (TNFD)

Disclosures will become compulsory.

Nature Investing – targeting Investors, Cities and Industry

The Financial Times Global Boardroom 2023
7th Edition: Strategies for growth and disruption
Half of global GDP – 44tn USD is depended on nature.

Nature Modelling and Investing is the Challenge of the Century.

Bezos Earth Fund

CAPITAL NATURE & FT at WEF 2025

We took part at this year's WEF - What innovative financial mechanisms and nature-based solutions can businesses leverage to tackle nature challenges? Beyond better risk management, what new commercial opportunities are emerging?

FT Video: how to put a price on nature

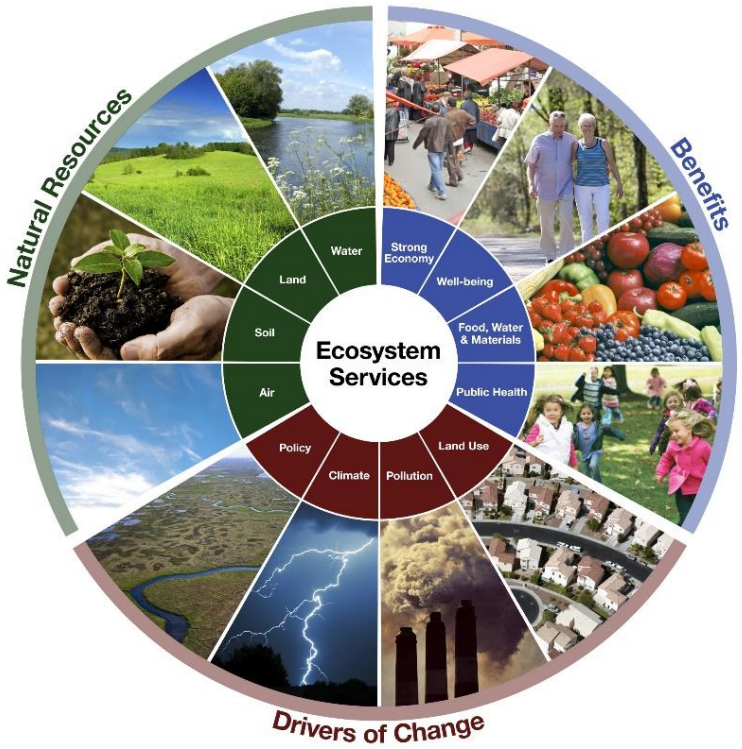
Failure to account for the value of ecosystems could have catastrophic consequences:
https://www.ft.com/content/4d7ef31b-03bf-42e2-bcdb-8378a81ab0fe

FINANCIAL TIMES

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Capital Nature
MERGING ECOLOGICAL & FINANCIAL VALUE

Our goal – make nature more visible & valuable





You can only protect and promote what you see and understand.

Green ”showing” – worldwide, through AI, big data, software technology.

Pro-active climate change mitigation approach - no end-of-pipe, CCS,…

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Climate & Nature

Climate change damages, temperature increases, droughts and environmental disasters are constantly increasing – data & remedy essential for businesses.

Satellite data & Model

We are able to transfer any green area's nature "services", risk and opportunity profile in financial and ecological value using advanced (AI) models.

Value Allocation

Areas, assets worldwide are evaluated, optimized and integrated into financial tools & models for credit ratings, insurance premiums etc.

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Our technology - the nature model

Application Input

- Big data
- Geo/maps/satellite
- Market data
- Scientific research
- State-of-the-art AI models
- Economic research
- Financial valuation
- Productivity data
- Climate data
- …

Analyze & Evaluate



Optimize & Recurring Evaluation

"Green Asset" Class Rating / Certificate

Category A:
Moor, nature reserve, primeval forest

Category B:
Forests, Extensive Use

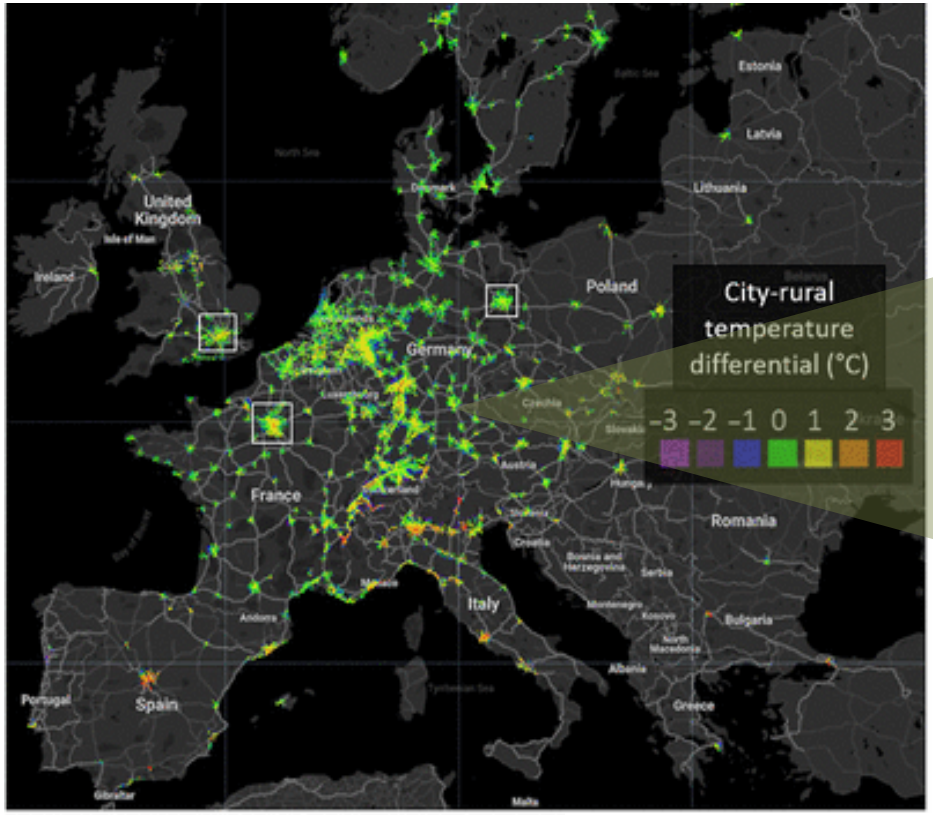
Category C:
Parks, green hard shoulders

Category D:
Lawn etc.

…for different applications.

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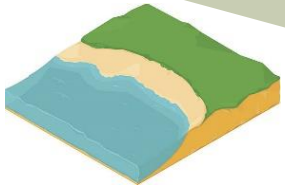
Area image detection - value allocation



For every object/plant





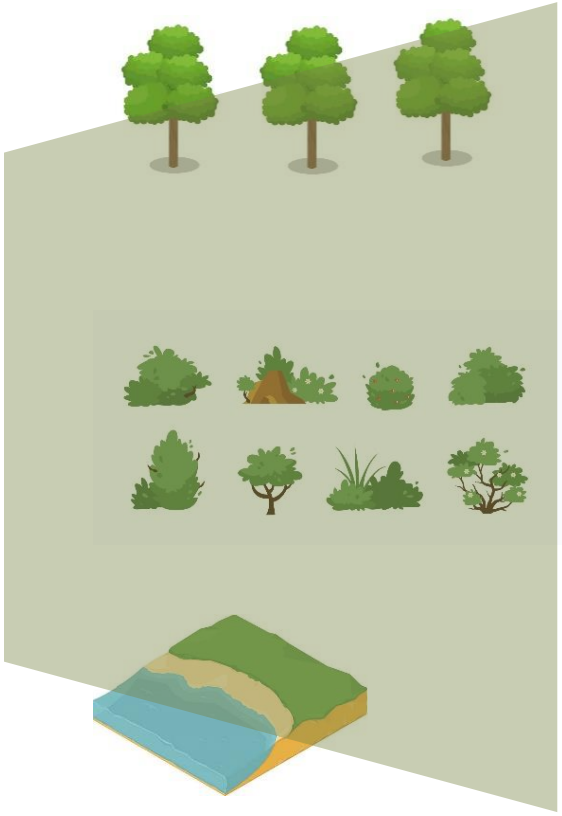


For every m^2

- CO_2
- O_2
- Temperature
- Water retention
- Biodiversity
- Resilience
- …

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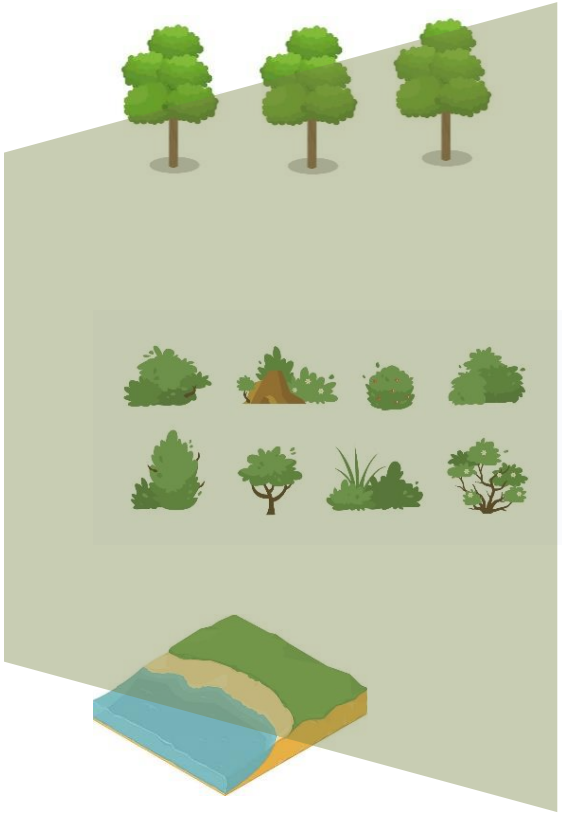
Value allocation – ecological and financial wise



For every parameter	A financial value is assigned in €
▪ CO_2	▪ Tons of CO_2
▪ O_2	▪ Tons of O_2 generated
▪ Temperature	▪ Temperature decrease, cooling cost saved
▪ Water retention	▪ Water filtered in m^3
▪ Biodiversity	▪ Biodiversity, pollination
▪ Resilience	▪ Resilience, fertilizer, restoration cost saved
▪ …	▪ …

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How to put a price on nature – customer specific



A financial value is generated for

- **Real estate / infrastructure investors** through higher selling prices, better selling opportunities.
- **Bank, financial services** through more transparent, advanced yearly credit ratings and asset allocation including nature.
- **(Re)Insurance companies** through better including nature and nature restoration in future fee calculation.
- **States and cities** through better understanding nature planning and restoration and thus heat, drought, fire, flood prevention.

→ All customer specific calculations by Capital Nature.

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Our nature-based solution and clients

(Re-)Insurer



Insurability, new premium models

Banking/Finance



Nature in credit ratings / as an asset (backed) class

Infrastructure Planning



Effective measures for heat, fire, flood, O_2,

Real Estate



New green profit opportunities

Healthcare



Lower (public) healthcare / well-being improvement

Platform



Apps / As a service

© Google, NASA, Science

Our nature-based solution, client benefits

Infrastructure Clients

- Higher selling prices,
- Reduction of heat islands,
- Reduction of cost
- Optimized planning & planting,
- Support for ESG-reporting and political action,
- Better credit ratings and allocation.

Society/Well-Being

- Effective measures for heat-reduction, drought-mitigation,
- O_2-production,
- Water filtration,
- New green areas, climate mitigation
- Lower public healthcare costs,
- Positive effects on living conditions.

Bank/Insurer/Finance

- Risk, resilience analysis and reduction opportunities of assets
- Lower /better insurance premiums
- Nature as an asset (backed) class,
- Drought, heat mitigation measures,
- Insurability in the future given.









© Google, NASA, Science



Our unique selling points (USP) and market edge

Calculating and combining Nature's "services" in **ecologic parameters**…

- Temperature, drought decrease
- Air quality, well-being improvement
- Water retention, flood resilience
- CO_2, O_2, biodiversity,…

…and in **economic/financial parameters**:

- Asset value, bonds, risk evaluation, credit rating…

…swift, worldwide, science-backed.

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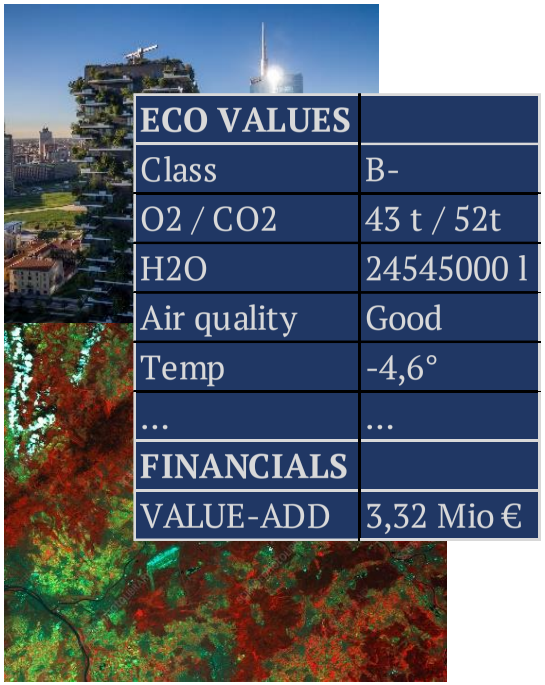
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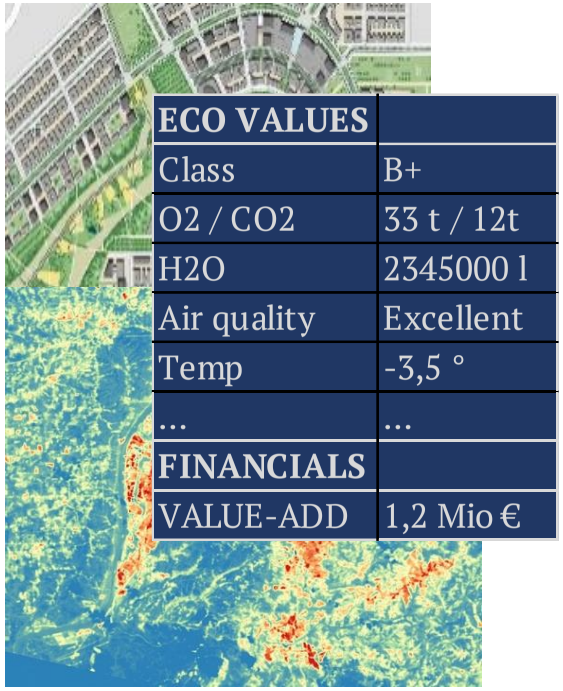
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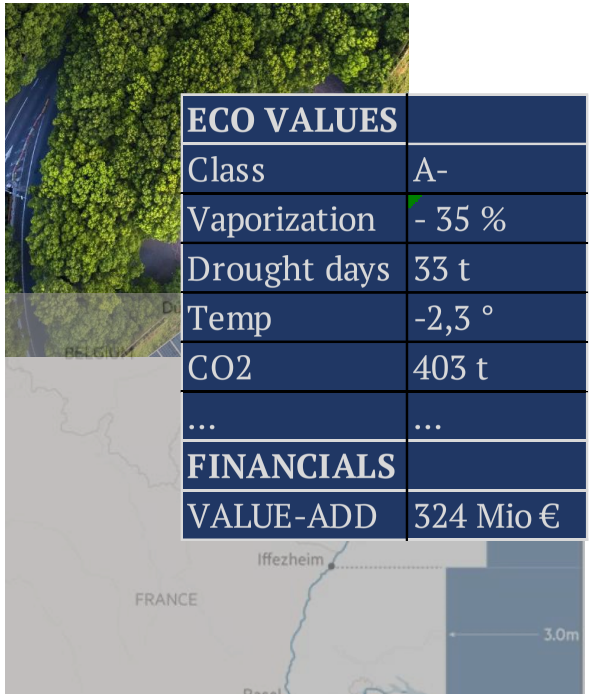
Capital Nature
MERGING ECOLOGICAL & FINANCIAL SOLUTIONS



ECO VALUES	
Class	B-
O2 / CO2	43 t / 52t
H2O	24545000 l
Air quality	Good
Temp	-4,6°
...	...
FINANCIALS	
VALUE-ADD	3,32 Mio €



ECO VALUES	
Class	B+
O2 / CO2	33 t / 12t
H2O	2345000 l
Air quality	Excellent
Temp	-3,5 °
...	...
FINANCIALS	
VALUE-ADD	1,2 Mio €



ECO VALUES	
Class	A-
Vaporization	- 35 %
Drought days	33 t
Temp	-2,3 °
CO2	403 t
...	...
FINANCIALS	
VALUE-ADD	324 Mio €

Value-add Infrastructure

Traceable evaluation of nature assets (e.g. biodiversity, water, temperature reduction, resilience), support for ESG / real estate credit allocation, higher selling prices.

Value-add Cities

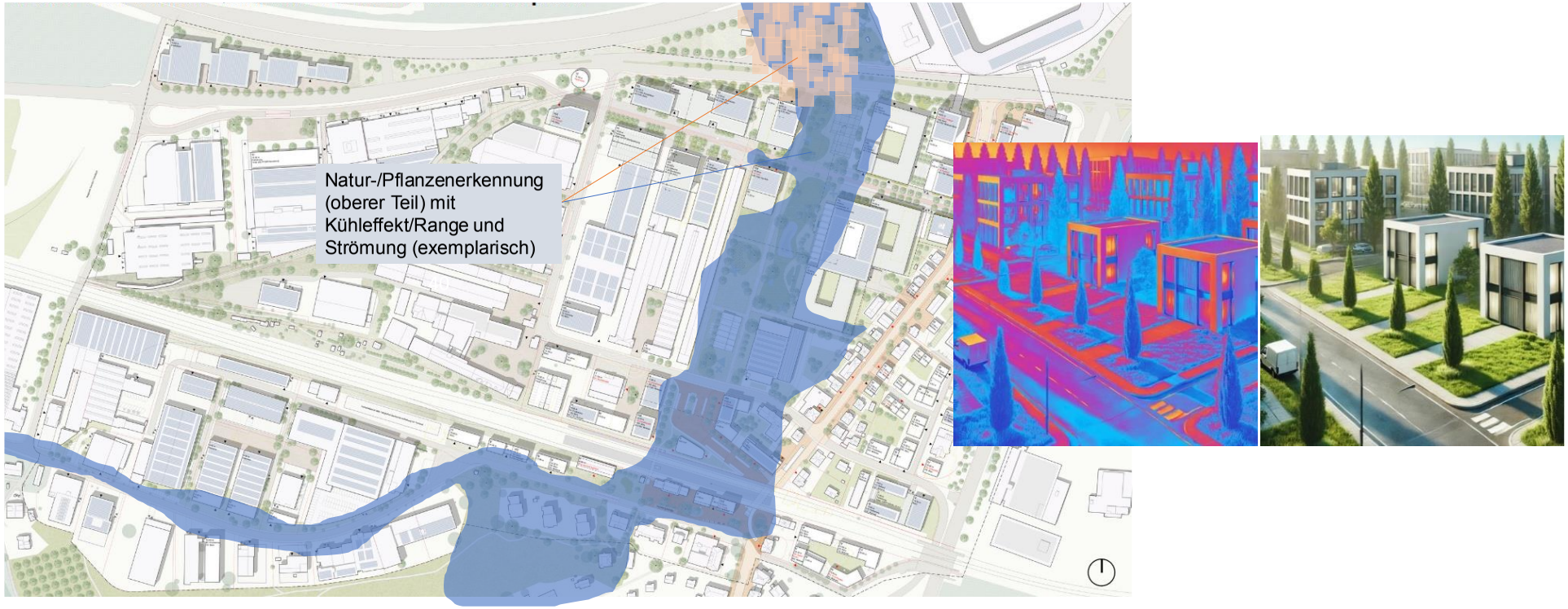
Reduction of heat islands, political action, better living quality, reduction of cost through optimized planning.

Finance & (Re)Insurance

Flood, drought, climate chance mitigation through optimized nature risk and opportunity evaluation, new financial pricing, insurability.

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Customer: Infrastructure, Real Estate



Traceable values

- Heat decrease in °C
- Air quality, O_2 generation
- Water retention
- Biodiversity

Improvement

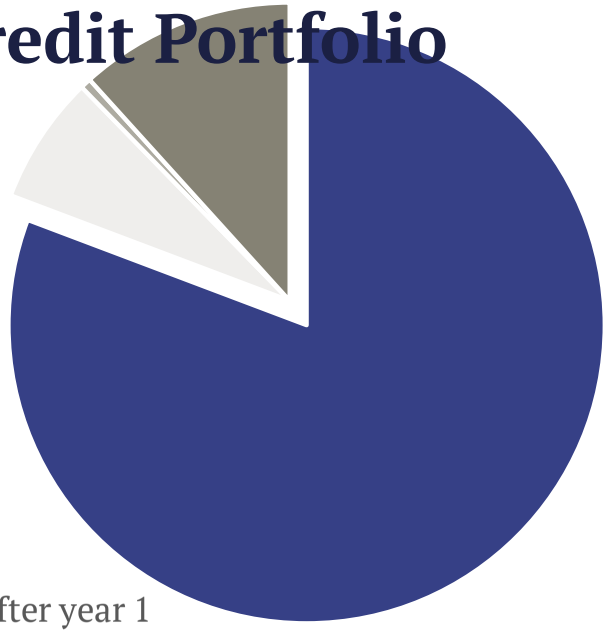
- Ecologic: 9-31% improvement dependent on factors
- Financial: Prices and credit rating on average ~15%

Value-add

Optimal planting, better living quality, lower temperature, higher selling prices better credit rating.

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Customer: Real Estate Credit Portfolio





Traceable nature values

- Heat decrease in °C
- Air quality, O_2 generation
- Water retention
- Biodiversity

Improvement Yearly

- Ecologic: better nature-based investment
- Financial: better credit rating, pricing for bank and customer

Value-add

Yearly rating and reporting, better balanced credit portfolio, ESG, TNFD, less risk and higher reputation.

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MERGING ECOLOGICAL & FINANCIAL VALUE

Dr.-Ing.
Daniel Paulus



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Mobile: +49 170 749 56 01

■ SECTOR EXPERIENCE:

- **Digital/ESG/Industry:**
  - ACOSU - Capital Nature
  - Airbus Group
  - Audi AG
  - Bellpeper (Tado)
  - BMW Group
  - Boeing Company
  - Feldhaus GmbH
  - Honsel GmbH
  - Liebherr AG
  - Porsche AG
- **Humanitarian and Food**
  - Myanmar Stiftung
  - Billesberger (Bio-)Hof
- **Circular Economy/Renewable Energy/Green Infrastructure**
  - AWM München
  - Gelsendienste
- **Banking, Finance and Law**
  - A.T. Kearney
  - Lehman Brothers / Numora K.K.
  - Rechtsanwaltskanzlei B&S

■ EDUCATION & PROFESSIONAL EXPERIENCE:

- **Dr.-Ing./PhD Aerospace Engineering, Economics & Finance, Sustainable Management -** TU Munich, ETH Lausanne (ÉPFL), Stanford University, FU Hagen
- **Over 10 years on C-level (CEO, CFO, COO) >1000 employees >100 Mio Euro turnover**
- **Over 15 years experience in sustainable business, transformation**

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Dr.
Tillman Kreiler



Email: kreiler@acosu.de
Mobile: +49 170 749 5601

■ **SECTOR EXPERIENCE:**

- **Maps and Data, new business models**
  - ACOSU - Capital Nature
  - Google Maps / Sunroof
  - Oracle
  - Nokia
  - DKV Mobility

■ **EDUCATION & PROFESSIONAL EXPERIENCE:**

- **PhD, MA in Economics from:**
  - Harvard
  - Munich
  - Zurich

- **Over 15 years of experience at the highest technological and EU, US, Russian geographical level.**
- **C-level and founding experience.**

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Philipp Kaiser



- **Focus:** BD, Sales, Network
- **Sector experience:**
  - Digitalization
  - Geo Data/Google
  - Finance
- **Doctor of Economics,** Munich, Zurich, Harvard

Dr.-jur.
Gregor Rutow



- **Focus:** Legal, Insurance
- **Sector experience:**
  - Insurance
  - Trade
  - Europe/Middle East
  - IT Law, AI, Data Protection
- **Doctor of Law**, Munich, London, Nuremberg

B.A.
Stella Weickl



- **Focus:** Digital, Strategy
- **Sector experience:**
  - Digital Platforms & Sales
  - Software as a Service
  - Digital Transformation
- **B.A. Music Business,** Mannheim

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Technical, Development Team

International Development Team

Of satellite, software and AI experts spread across Europe.

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Our approach benefits 8 of 17 SDGs + TFND.



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Sum-up

- Swift – anywhere - worldwide - science-backed – recurrent.
- First combining ecological and financial valuation factors – risk and financial (investment, product) opportunity.
- Highly scalable technical software and platform product.
- Various use, bn. Euro future markets.
- Highly qualified team. Highly credible long-term company background.
- Tackling the challenge of the century: integrating nature in business.

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How we earn money

Module I

Nature Assessment

dependent on area size, level of detail, parameters requested: 4-5 digit € .

Module II

Nature Investment, Enhancement

Dependent on area size, level of detail, parameters requested: 4-5 digit €.

Module III

Recurrent Monitoring

Access to our platform, area & credit rating and certification renewal: dependent on previous modules: 3-4 digit € / year.

Module IV

Financial Products

Dependent on customer (bank, insurance, state) and case: percentage of bond, premium in case of success.

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Die Bundesregierung

The Federal Government

We worked on the **German Government Sustainable Development Strategy 2021** and are part of **Sustainable Finance Germany.**

Sustainable Finance

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Accurate computing for sustainable use.
-
Assessing the value of nature.

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