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Business Plan

Join us as we begin our journey.

September 2025

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Executive Summary

EcoPulse is a pioneering Green Fintech and Web3 platform aimed at reducing greenhouse gas emissions by transforming individual consumer behavior. Using a Smart Loyalty Wallet connected to user bank data via Open Banking technology, it analyzes transactions and rewards users with financial incentives, discounts, or cryptocurrency (REST tokens) for sustainable choices. Our core mission is to create a self-sustaining green economy where sustainability shifts from being a cost to a financial benefit for the consumer. As the first sustainable commerce ecosystem in France, EcoPulse unites consumers, green merchants, credit providers, and financial partners on a single platform to create a circular green economy.



Problem Identification



The primary problem we are addressing is not just the climate crisis, but the deeply ingrained consumption patterns that are its root cause. According to the United Nations, two-thirds of all global greenhouse gas emissions are directly linked to individual choices and lifestyles. This fact underscores that focusing solely on large-scale, industrial solutions is insufficient; we must invest in behavioral changes at the individual level.



Current solutions like carbon offsetting or carbon removal technologies face several challenges. They often lack the necessary transparency and are not easily verifiable. Most importantly, they focus on compensating for consequences rather than changing the root behavior, leading to growing consumer distrust. EcoPulse addresses this gap by offering a proactive, preventative solution that focuses on reducing emissions at the source by empowering and rewarding individual behavioral change.

Solution Description

EcoPulse offers a comprehensive and multi-faceted solution that uses financial tools and technology to create measurable, sustainable change. Our solution is built on three core pillars:

- **Sustainable Action Tracking with AI and Open Banking:** Users securely connect their bank accounts to the EcoPulse app using safe Open Banking APIs (like Tink). Our AI system then automatically and anonymously analyzes their transactions to identify consumption patterns and sustainable actions (e.g., buying organic groceries, using public transport, or shopping at local stores).

- **Transparent, Blockchain-Based Reward System:** For every identified sustainable action, users receive rewards in the form of REST tokens or direct cashback and discounts. These rewards are recorded on a public, transparent blockchain, which builds user trust. The REST tokens can be used for future purchases at partner merchants, to access services, or even for investment.

- **Community and Gamification:** The app allows users to participate in social and environmental challenges, compete with friends, and connect with a like-minded community. This approach transforms sustainability into an engaging social activity, helping to reinforce long-term sustainable behavior.

Innovation & Competitive Advantage

EcoPulse's deep innovation lies in a paradigm shift from offsetting to prevention and inverting the economics of sustainability. In traditional models, sustainability is often seen as an extra cost, with eco-friendly products being more expensive. This has created a "Green Divide," where a sustainable lifestyle is perceived as a luxury.

EcoPulse changes this equation by using its reward system and providing access to "Green Credit." By turning sustainability from a cost into a financial benefit, we remove economic barriers and make sustainable choices financially logical and advantageous.

Our competitive advantages include:

- **Focus on the Source:** We target the root cause of the problem rather than just addressing the consequences.
- **Blockchain Transparency:** Our use of blockchain for rewards provides an unprecedented level of trust.
- **Holistic Ecosystem Approach:** We are a unique platform that integrates consumers, merchants, credit providers, and financial partners into a single, cohesive ecosystem.
- **Combined Technologies:** The unique combination of Open Banking, AI, blockchain, and gamification creates a powerful and engaging user experience.

Market Analysis & Go-to-Market Strategy

Our market entry strategy focuses on precise segmentation and smart targeting.

TAM (Total Addressable Market)

The growing European market for sustainable goods, with a population of over 450 million people.

SAM (Serviceable Available Market)

Approximately 150 million people, or one-third of European consumers who consider sustainability in their purchasing decisions.

SOM (Serviceable Obtainable Market)

Our initial target audience is digitally-savvy, environmentally conscious Millennials and Gen Z in French urban centers like Paris, Lyon, and Marseille.

Market Analysis & Go-to-Market Strategy

Our B2B2C go-to-market strategy is centered on key partnerships:

Partnership with Neobanks and Open Banking Platforms: This is our primary channel for initial user acquisition, as direct integration simplifies the onboarding process.



Partnership with Sustainable Merchants

We build a network of eco-friendly brands, providing users with a complete ecosystem to earn and spend rewards.



Digital Marketing and Influencers

We will use targeted campaigns on social media and collaborations with sustainability influencers to build brand awareness.

Revenue Model

Our diversified revenue model ensures the financial sustainability of the platform:

Merchant Commissions: We earn a percentage on every transaction that is referred to our partner merchants through the EcoPulse platform. This commission serves as a marketing and customer acquisition fee for the merchants.



Green Credit Referral Fees

We earn a commission from banks or financial institutions that provide “Green Credit” loans to our users through the app.



Carbon Marketplace Fees

We take a small, transparent fee on the sale of verified carbon credits within our in-app marketplace.



Corporate Partnerships (B2B)

Large corporations pay us to sponsor environmental challenges, user rewards, and gain access to anonymized consumer data.

Management Team

The EcoPulse founding team is composed of individuals with complementary expertise in finance and technology, each playing a critical role in the project's success:



Reza Sayyadi
Co-Founder &
Strategic Lead

Reza has deep experience in fintech business development and strategic problem-solving. He has played a key role in shaping Iran's fintech ecosystem and specializes in financial product innovation.



Tondar Sanjabi
CTO

With over 15 years of experience as a Software Architect and Developer, Tondar specializes in designing and implementing scalable, high-performance systems. He is passionate about using technology to solve complex challenges and has successfully led multiple development teams.

Financial Projections & Milestones

Our financial plan outlines a clear path for growth:

Quarter 1

(Months 1–3)

- **Company Formation:**

Official legal registration of EeoPulse in France is completed.

- **Initial Funding:**

Seed funding is secured from VCs or internal sources to launch operations.

- **Product Development Kick-off:**

Development of the mobile app begins, focusing on the initial UI/UX design.

- **Strategic Negotiations:**

We begin talks with European Open Banking platforms like Tink to establish key partnerships.

Quarter 2

(Months 4–6)

- **Technical Development:**

The development of the app continues, focusing on core features and technical infrastructure.

- **Smart Contract Development:** We design and implement smart contracts for the REST token and the reward system.

- **Alpha Testing:**

A private alpha version is launched for a limited group of users to gather initial feedback,

- **Community Engagement:**

We begin building our initial community on social media and relevant platforms.

Quarter 3

(Months 7–9)

- **ICO Preparation:**

The White Paper is published, the fakenomics model is finalized, and planning for the Initial Coin Offering (ICO) begins.

- **Product Finalization:**

The app is prepared for its public launch, with a focus on bug fixes

Quarter 4

(Months 10–12)

- **Public Launch:**

The EcoPulse app is officially launched in our target markets (France).

- **ICO Execution:**

The Initial Coin Offering is held to raise capital and distribute tokens.

- **User Growth:**

We begin the mass user acquisition phase, focusing

Financial Projections & Milestones

Financial Projections (5-Year):

- Year 1 Operating Costs: Approximately €570,000, covering product development, marketing, and operational expenses.
- Funding Sources: Initial capital will be raised through venture capitalists (VCs) and an Initial Coin Offering (ICO).
- Year 5 Revenue: We project to reach €50 million in annual revenue by attracting 3.5 million users.

12-Month Milestones:

- Q1: Company incorporation, initial funding, product development kickoff, and negotiations with Open Banking platforms.
- Q2: App and smart contract development, followed by an alpha test launch.
- Q3: ICO preparation, including the publication of the White Paper and the start of marketing campaigns.
- Q4: Official app launch, execution of the ICO, and the beginning of a major user acquisition push.

Financial Projections & Milestones

Summary

In summary, EcoPulse is a Web3 and Green Fintech solution poised to disrupt the climate action market by shifting the focus from compensation to prevention.

By leveraging the power of Open Banking, AI, and blockchain, we are building a first-of-its-kind ecosystem that makes sustainable living financially rewarding and accessible to the masses. With a strong management team, a diversified revenue model, and a clear go-to-market strategy, we are confident in our ability to not only build a successful business but also drive meaningful change for our planet.

Thank you for your attention

**We are ready to grow our business
better and help you be the best one**

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