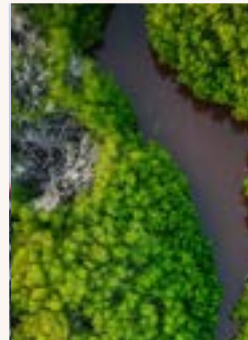# Building with purpose. *Building for all.*
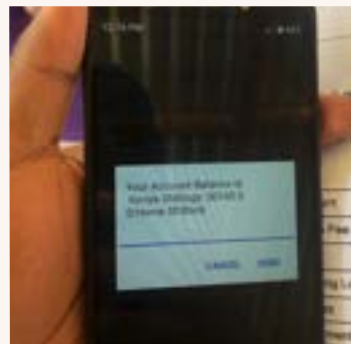
Celo is a mission-first, planet-positive blockchain ecosystem leading a thriving digital economy.

CELO

CELO

A blockchain protocol, a community of builders and founders with a mission to create prosperity for all.

CELO

A platform built for
real world impact

Celo by the Numbers

20 Million
Unique Wallet Addresses
If the Celo user base were a city, it'd be bigger than NYC

200+
Alliance for Prosperity members
All committed to using Celo to drive prosperity for all

3,847+
Tons of C02 Offset
The equivalent of driving a car 5 million miles

1,000+
Projects Building on Celo
One of the biggest communities in web3

233 Million
Transactions on the Celo Blockchain
On average, the Celo blockchain processes half a million daily transactions

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Celo is a comprehensive Web3 solution designed for real people around the world

Utility NFTs
Launch a no-code NFT collection that's good for the planet

Humanitarian Aid
Deliver aid more efficiently and transparently to those in need

Lending
Leverage DeFi to provide loans to the financially excluded

Customer Loyalty
Launch a future-proof, world class loyalty program

On-chain Carbon Credit
Cutting edge green tech while meeting your org's ESG goals

Payments
Fast Cross-border payments with low fees (less than $0.01)

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📍 Kenya

Annotating Tasks to Improve AI: Unemployed youth perform annotation tasks on their phones to improve Artificial Intelligence

CELO × WFP World Food Programme × MERCY CORPS

📍 Global

Enabling Onchain Carbon Offsets: Improve transparency, traceability and quality to help companies achieve net zero faster.

CELD ✕ Toucan ✕ Gold Standard

📍 **Europe & US**

Incentivizing Planet Positive Action: Reward users with tokens that are redeemed for discounts and digital collectibles.
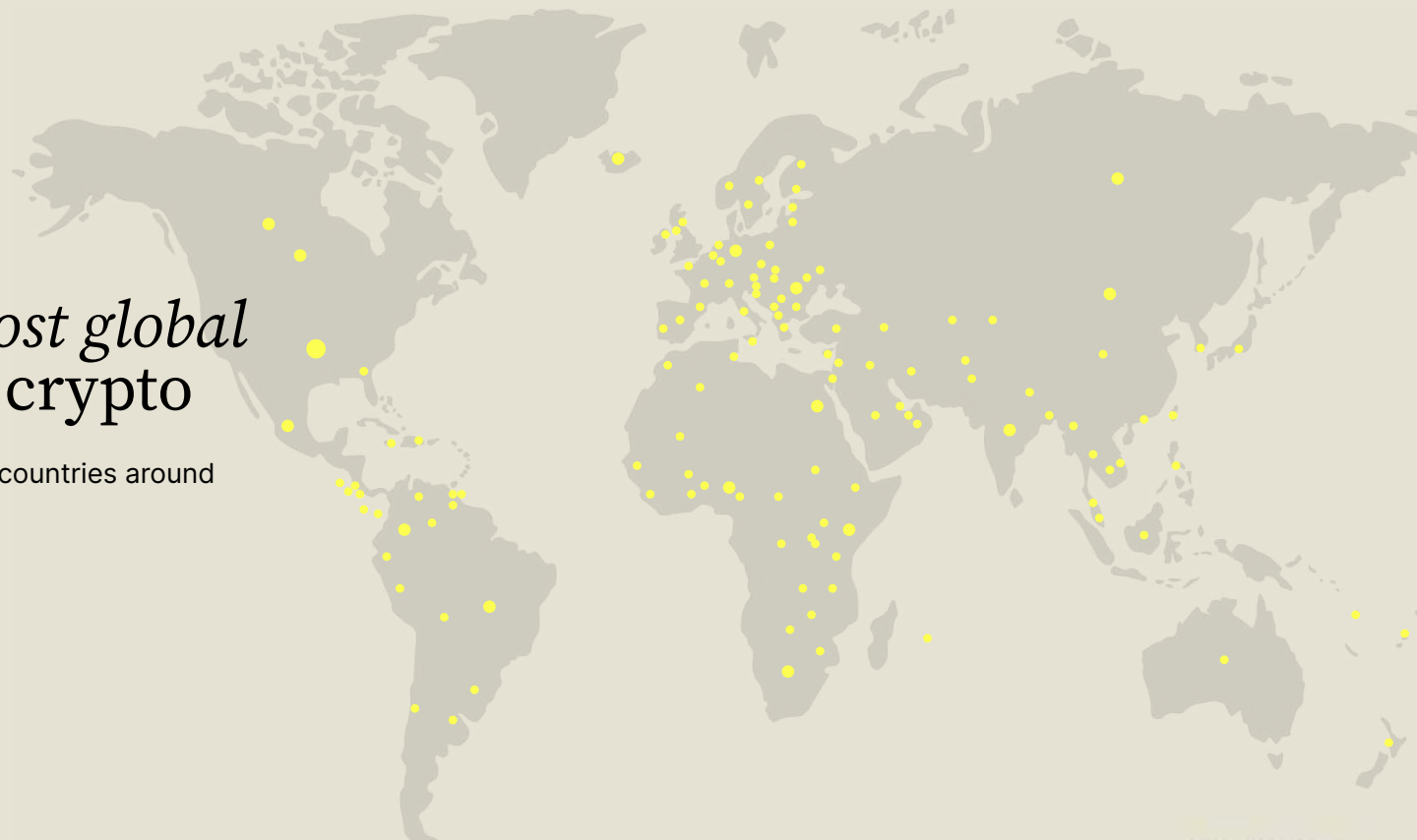
CELO × iomob

📍Global

Unlocking the Power of Community: Decentralizing crowdfunding to engage early backers and fans.

CELO × KICKSTARTER

We are the *most global* ecosystem in crypto

Builders and users in over 150 countries around the world.

CELO

CELO

Alliance for Prosperity

A community of mission-aligned organizations working together to create a future where *everyone* can prosper.

Build
Developers & Validators

Save
Wallets

Pay
Merchants & Processors

Send
Remittances

Educate
Universities &
Research Institutions

Give
Humanitarian &
Environmental Aid
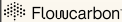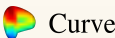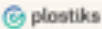
Lend
MicroLenders

Earn
Micro-wages

Bringing the greatest minds together to solve the world's toughest problems

Celo is supported by over 120 companies and individuals

Prominent venture funds, C-level operators, academics, and experts across a wide range of fields

a16z

POLYCHAIN CAPITAL

GENERAL CATALYST

coinbase

Reid Hoffman

Jack Dorsey

SVAngel

SOCIALCAPITAL

a_capital

Naval Ravikant

Dragonfly Capital Partners

Casey Neistat

Arianna Simpson

versionone

Tanguy Chau

GREEN FIELD ONE

Elad Gil

LAKE STAR

VALOR

Keisuke Honda

9YARDS CAPITAL

Kilowatt Capital

ANDROMEDA

NIMA CAPITAL

Julia Popowitz

Linda Xie

Vijay Pandurangan

R&R Ventures

Curious Endeavors

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Celo Stack

Built ground up to solve real world problems.

Blockchain

An open cryptographic protocol that allows applications to make transactions and run smart contracts.

Core Contracts

Define platform logic including ERC-20 stable currencies, identity attestations, proof-of-stake, and governance.

Applications

Accessible financial applications that take advantage of Celo innovations in the Celo Protocol.

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INSPIRED BY ULTRASOUND.MONEY

Ultragreen Money

Celo Carbon Footprint over Time ⓘ

Footprint ● Offset ● Net Carbon Footprint

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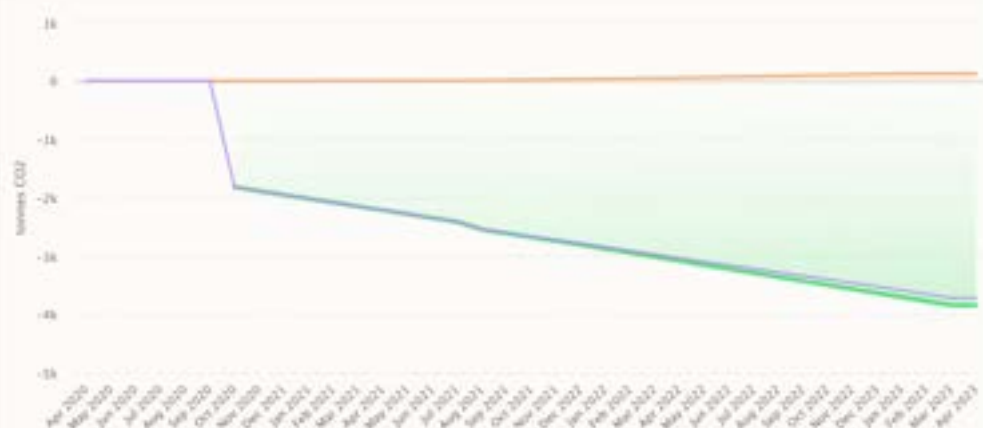
Lifetime Net Carbon Footprint ⓘ

-3,721 tCO₂   NET

Lifetime Net Carbon Offset

3,847 tCO₂   TOTAL

2 tCO2 TOUCAN

3,845 tCO2 WREN

What makes Celo Carbon-Negative?

"More emissions on Celo are offset than are actually generated." **- Mento Labs**

Celo Blockchain:

- Proof of Stake, uses least amount of energy to validate transactions
- The small amount of energy that is needed per transaction is deducted by the carbon token MCO2, a "green asset" in the Reserve that backs the Celo stablecoins.
- Supports climate friendly applications

CELO

"Mobile-first" Web3 *use cases* for everyday users

Digital Microwork

Dynamic NFT Cards

Mobile-First DeFi Loans

Loyalty NFTs

Our team's background:

HARVARD Kennedy School

Berkeley UNIVERSITY OF CALIFORNIA

Wharton UNIVERSITY of PENNSYLVANIA

Deloitte.

STANFORD BUSINESS

McKinsey & Company

UNIVERSITY OF OXFORD

IDEO

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Celo innovates on Web3 to address *real world problems*

- **World Food Programme** - Enabling unemployed youth in Kenya to perform digital work and earn crypto
- **Grameen Foundation** - Delivering digital and contactless COVID aid to women and children in the Philippines.
- **Mercy Corps** - Leveraging DefI to offer farmers access to loans at better rates than market.
- **CARE** - Delivering humanitarian aid via digital care packages to families in Latin America.
- **Gainforest** - Mobilizing community to measure reforestation efforts in the Philippines.

Winner of the 2022 Crypties Social Impact Prize

CELO

Celo *leads* the ReFi movement. Making money truly "Green".

- **Regenerative Finance (ReFi)**, a movement that promotes new economic models that are not extractive to our communities or environment.

Celo ReFi initiatives:

- Universal basic income
- Natural capital backed currencies
- Community currencies
- Creation of new money without debt
- Nurturing communities of mission-oriented builders in the climate and social impact space

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Some of Celo's Enterprise use cases

	Wallet, loyalty & digital assets	**Remittances**	**Metaverse, NFTs, Games**
Consumers (B2C)	• Remittances & NFTs • Crypto trading, debit & credit • Loyalty program	• International mobile-to-mobile remittances and wallet access	• Authentication • NFTs/ NFTs as a service • Mobile play-to-earn games
	B2B settlements	**IoT payments & settlements**	**Telco Asset Tokenization**
Businesses (B2B)	• Enable roaming automation, fixed-line and IoT settlements. • Efficiency to solve bad debt	• IoT DAB platform for IoT • Key use cases include M2M payments and settlements	• Tokenization of Telco assets to deliver low latency connectivity
	Validators	**Identity**	**Oracles**
Infrastructure	• Represent infrastructure-as-a-service business for operators	• SMS Verification (CPaaS) • Attestation • Device Binding	• Access to existing data, legacy systems and advanced computations

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Integrating simple APIs, African mobile wallets can enable very low cost cross-border remittances and other fintech services

Loyalty & Engagement

Remittances

NFTs

TOFU NFT

CELO APES

Metaverse & identity authentication

appen

Payments, Debit & Crypto card

PayU

THE WORLD BANK

Salary & payroll, disbursements

bitwage

c·L

Mobile Wallet Integrated billing

Loans, Insurance, Aid distribution

GRAMEEN FOUNDATION

MERCY CORPS

CELO

On B2B, we see very large opportunities on settlements & tokenization further enabling digitalization

IoT-as-a-service platform for business customers enabling machine to machine payments

Payments Linked to smart contracts, increase velocity, efficiency and help to solve bad debt

ESG / Net Zero Supporting Enterprises on decarbonization strategies and quality carbon offsets to achieve Net Zero

Ticketing of sports & music events, retail vouchers, digital goods and gaming collectables

Roaming & Settlements among different entities can be done instantly on local stable coins.

Enabling Celo payments on Clear to automate B2B wholesale roaming, IoT

Tokenization of telco data and telco assets to deliver the low latency connectivity required for the immersive Metaverse

Tokenization

Celo & Partners aim to provide Enterprises a full solution

Global Licences

- Celo partners provide globally the appropriate banking licenses and perform KYC/AML processes

Global interoperable wallets

- Telcos can enable interoperability for transaction based services:
  - Remittances. Payments, NFTs, Crypto trading, Rewards, Cards
  - Integrated with carrier billing

Global cash-out network

- Leverage Celo's global presence

This combination of low-cost technology and licences lower the barriers of entry that Enterprises have faced in the past

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Enterprise participation in Celo

Typical stages followed by enterprises participating in Celo (e.g. DT)

1. Join Celo Alliance & Purchase stake in Celo

- Would provides Enterprises access to Celo's governance
- With Celo increased usage, Enterprises would benefit from Celo growth
- Benefit also from Celo stablecoin growth
- Enterprises can elect (its own) validators
- Enterprises can earn up to 7% on staking rewards

2. Become a Validator

- Enterprises would contribute to network security and uptime
- Enterprises would earns validator rewards
- Enterprises would earns staking rewards

3. Develop on Celo

- Celo Enterprises use cases:
- Wallet
- Remittances
- NFTs & NFT-as-a-service marketplace
- Loyalty rewards
- B2B settlements: Roaming & fixed-line, IoT
- IoT micro-payments
- Tokenization of telco assets

Given the current ROI, this would be an ideal time for Enterprises to launch a Celo validator

CELO
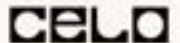
Customizable Web3 Programs to achieve growth targets sustainably

- Create an NFT marketplace
- Enable customers to mint their own profile NFT's
- Allow customers to purchase virtual commemorative items

- Upgrade internal systems to run on smart contracts
- Build payment or remittances applications taking advantage of Celo fiat gateway partners

- Create a utility token or stablecoin

CELO

Thank you