

# PLG Sustainability and Resiliency Training Courses



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## **Courses Breakdown**

### **1. Understand the Global Climate Context**

1. Introduction to Global Climate Change and Definitions
2. Chronology of Significant Events Regarding Climate Change
3. Climate Change Epiphanies
4. Greenhouse Gases (“GHG”) and Climate Change
5. UN Agencies Dedicated to Climate Change Awareness and What They Do
6. UN Conference Concludes with ‘Historic’ Deal to Protect a Third of the World’s Biodiversity through the Kunming- Montreal Global Biodiversity Framework in 2022
7. Ecocide, Genocide, Suicide and Collapse: How Humanity is Driving Climate Change
8. Climate Change Basics
9. Sustainability Basics for Enterprises
10. Report Review: We Are at a Crossroads’: New IPCC Report Says its Fossil Fuels or Our Future
11. Report Review: Global Warming in the Pipeline
12. Report Review: Scientists Say Planet in Midst of Sixth Mass Extinction, Earth's Wildlife Running Out of Places to Live

### **2. Understand How Taiwan Fits into the Global Climate Context**

1. Taiwan’s Decarbonization Conundrum
2. Taiwan Government’s “Carbon Neutral” Roadmap Is a Greenwashing Placebo Failure
3. If the Taiwan Government Fails to Deliver on Its Energy Transition Promises, Domestic and International Companies and Supply Chains Will Leave Taiwan And Ensure A Total Economic and Societal Collapse
4. Taiwan’s Energy Grid and Distribution System is Failing and Needs to be Upgraded
5. China is Positioning Itself to Become the Green Factory Floor of the World. Taiwan is Out of Time
6. Taiwan’s Global Competitiveness and Ability to Export are Threatened by a Lack of Zero-Carbon Energy

### **3. Change Mentality from Maximizing Profit to Balancing the Interests of All Stakeholders**

1. Definitions and Introduction to Greenwashing
2. Introduction to Greenwashing Pay-to-Pollute Schemes
3. Volkswagen Fined \$125 Million for Greenwashing
4. US SEC Penalties for Funds Engaging in Greenwashing: BNY Mellon Case Study
5. Report Review: UK Regulator Targets Greenwashing with New Sustainable Investment Labels, Disclosures and More
6. Report Review: “Equator Compliant Climate Destruction: How Banks Finance Fossil Fuels Under the Equator Principles”  
Report Review: “Banking on Climate Chaos: 2021 Fossil Fuel Finance Report”
7. Report Review: Finance and Climate Change: Comprehensive Climate Assessment of the World’s Largest Financial Institutions
8. Former BlackRock Sustainability Chief Calls for Fink's Resignation over ESG
9. Report Review: Throwing Fuel on the Fire: Glasgow Financial Alliance for Net-Zero “GFANZ” Members Provide Billions in Finance for Fossil Fuel Expansion
10. Review: Wall Street's New ESG Money-Maker Promises Nature Conservation — With a Catch
11. Report Review: EU’s Proposed Carbon Removal Rules Open to Greenwashing
12. Wall Street’s Green Push Exposes New Conflicts of Interest

### **4. Use Dharma Codex to Change the Deployment of Capital to Cause Decarbonization and Energy Transition so Taiwan can Transform from a Pariah to a Model Jurisdiction by Designing, Planning and Implementing Global/Local Regulatory Compliance Best Practice Standards and Systems to Monitor, Measure and Report on Sustainability Criteria**

1. Overcoming the 5 Waves to Reach Safe Harbor: Cost Up (Inflation)
2. Overcoming the 5 Waves to Reach Safe Harbor: Geo-Political Generated Stress/Challenges
3. Overcoming the 5 Waves to Reach Safe Harbor: COVID 19 and Future Pandemics
4. Overcoming the 5 Waves to Reach Safe Harbor: Economic Disruption
5. Overcoming the 5 Waves to Reach Safe Harbor: Climate Change
6. Green Finance: Environmental, Social and Governance (“ESG”)

7. ESG: Introduction to Environmental Categories

8. ESG: Introduction to Social Categories

9. ESG: Introduction to Governance Categories

10. Green Finance: Equator Principles (“EPs”) and International Finance Corporation Performance Standards (“IFC”)

11. Equator Principles: Introduction to Categories

12. IFC Performance Standards: Introduction to Categories

13. Net-Zero and Energy Transition Glossary and Introduction

14. Insurance Companies Affected by Climate Risks Can Lose Billions

15. Introduction to ESG in Global Stock Exchanges

16. International ESG Reporting Frameworks

17. Introduction to Dharma Codex ESG Reporting Categories and Sub-Categories

18. Introduction to the Equator Principles and IFC Performance Standards for Project Financing

19. International Protocols and Frameworks

**5. Use Dharma Codex to Develop and Implement Strategic Plans for Success for Your Regulators (FSC and Bank Bureau) and Regulated Entities (Clients/Borrowers) (Their Directors, Supervisors, Legal Teams, Sustainability Teams, Clients and Potential Clients Over 1-3-5 years**

1. Strategic Planning Introduction

2. Set Baseline Initial Status and Discuss Systematic Due Diligence Review Process

3. Conduct Gap Analysis and Provide Recommendations

4. Create and Implement a Remediation Plan

5. Annual Monitoring and Certification

**6. Coordinate Ecosystem of Subject Matter Experts to Support Bank, Clients and Future Clients Improve Sustainability Compliance Over Time**

1. Sustainability Strategies and Plans

2. Sustainability Linked Loans and Green Bonds

3. Supply Chain Requirements

4. Sustainability Solutions

**7. Use Dharma Codex to Drive and Develop Decarbonization and Energy Transition Solutions for Clients and Potential Clients**

1. Decarbonization Solutions

2. Biodiversity Conservation

3. Nuclear Energy Concerns vs. Facts that Mitigate Concerns

4. Nuclear Energy Development

5Ge. New Nuclear Technology: Small Modular Reactors (“SMRs”)

**8. Case Study on a Taiwan Company Project in the US**

1. Introduction to the Project

2. Major Problems Related to the Project

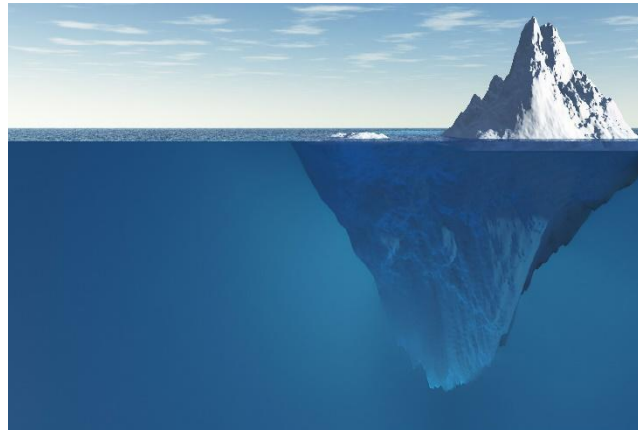
3. Timeline of Significant Events

4. Proposed Solution to Save the Project

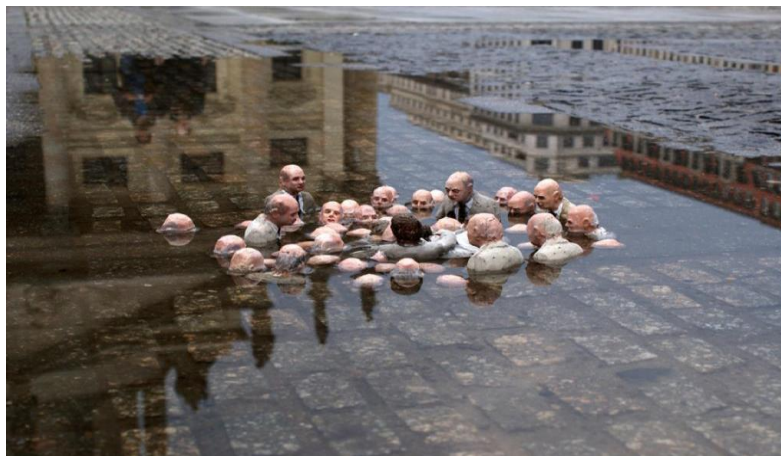
5. Final Outcome



Have you taken proactive measures to comprehend the evolving dynamics of climate change, crisis, and catastrophes? Have you embarked on structured training initiatives to equip your organization, supply chain, financial institution, investment firm, insurance group, or governmental regulatory body with the necessary tools to not only prepare for but also adapt to the impending Climate Catastrophe? Have you formulated a comprehensive strategic plan to navigate this new terrain? Have you made a strategic plan? When people talk about preparing for Climate Change/Crisis/Catastrophe, what does that even mean? What is the actual goal to be achieved for each entity, for society as a whole when seeking to become carbon neutral?



The world's leaders have concluded their COP 27 meeting. Once again, the government regulators, banks, institutional investors, insurers and companies of the world have put on display their inability to decarbonize and complete energy transition. Their failure to decarbonize is the root cause of climate change and the global existential climate catastrophe that now threatens life on earth. After so many failed COP conferences, the dysfunctionality and collective culpability of government regulators, banks, institutional investors, insurers and companies continues unabated. Humans appear to be too stupid to survive.



The global megatrend of achieving operational excellence through Environment Social Governance (“ESG”) and sustainability is gaining momentum, as governments, banks, institutional investors, and companies all recognize the importance of these issues. By taking steps to become more sustainable, organizations can improve their financial performance, attract and retain talent, reduce their risk, enhance their innovation, and increase their access to capital.

- Government regulators are increasingly playing a key role in this megatrend by implementing policies and regulations that encourage businesses to adopt more sustainable practices:
  - New 2023-year end US Securities & Exchange Commission ESG Rules to Enhance and Standardize Climate-Related Disclosures
  - EU Carbon Border Adjustment Mechanism<sup>3</sup> (border carbon taxes coming into force by January 1, 2026)
  - China’s new Emissions Trading Scheme<sup>4</sup> (“ETS”) which will expand coverage to different industrial sectors in the next 5 years
  - Multiple global supply chains’ net-zero emissions requirements by 2030-2040 (e.g. Apple, Amazon, Meta and Google)
  - RE100 commitments by various MNC supply chains by 2050
- Banks are realizing the importance of incorporating ESG and sustainability in their daily operations and lending practices however, banks are not always equipped to fully understand the volume of complicated information on climate change, climate crisis, climate collapse, and how does one achieve sustainability and resiliency
  - A 2023 report by the Boston Consulting Group found that banks that are early adopters of ESG are gaining a competitive advantage over their peers.

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<sup>3</sup> EU CBAM [https://taxation-customs.ec.europa.eu/carbon-border-adjustment-mechanism\\_en#:~:text=The%20CBAM%20will%20enter%20into,%2C%20fertilisers%2C%20electricity%20and%20hydrogen.](https://taxation-customs.ec.europa.eu/carbon-border-adjustment-mechanism_en#:~:text=The%20CBAM%20will%20enter%20into,%2C%20fertilisers%2C%20electricity%20and%20hydrogen.)

<sup>4</sup> China National ETS: <https://icapcarbonaction.com/en/ets/china-national-ets>



- Banks claim to adhere to the Equator Principles and IFC Performance Standards but they continue to finance fossil fuels and are not driving decarbonization and the energy transition
- Multiple Reports show how the world's largest banks and those that have signed up to the Equator Principles continue to be the primary drivers of the climate crisis. They are not driving decarbonization or the energy transition.
- By managing ESG and sustainability risks, banks can reduce their exposure to financial losses
- Institutional Investors that implement ESG into their investing practices will achieve successful results
  - A 2021 report by the Global Sustainable Investment Review found that ESG assets under management could help to reduce global greenhouse gas emissions by up to 29% by 2050
  - A 2023 report by the World Economic Forum found that institutional investors are increasingly using ESG factors to inform their investment decisions. However, investors use self-serving and incomplete standards to measure their own ESG and sustainability criteria, they are not driving decarbonization or energy transition
- Companies adopting ESG and implementing sustainability practices will achieve successful results like lower costs of financing and will successfully compete for bank and investor financing (is this true in Taiwan?)
  - A 2021 report by the World Economic Forum found that 80% of investors are now considering ESG factors when making investment decisions.
  - However, the largest polluting companies spend billions of dollars in marketing and greenwash campaigns, they are not driving decarbonization or energy transition

**Currently, there is no Unified World Standard to Monitor, Measure, Report Progress or Benchmark Sustainability**

Different stakeholders cannot agree on what frameworks to use, there is no standardization and there is lack of clarity and structure on how to monitor, measure and report ESG and other important sustainability criteria. Existing laws do not mandate or enforce sustainable, legal frameworks and guardrails that meet international best practices and compliance standards to drive decarbonization or energy transition.

The use of self-serving, incomplete or outdated standards make it impossible to benchmark and measure progress on sustainability and leaves room for conflicts of interests and abuse of old standards.

A highest common denominator approach to create sustainable standards, legal frameworks and guardrails that meet international best practices and global standards is needed to ensure regulators, banks, institutional investors and companies can achieve excellence in monitoring, measuring and reporting on all sustainability criteria we call this "Dharma Codex"

Dharma Codex is a set of all-encompassing sustainability criteria that helps all stakeholders transform mentality, reallocate priorities, resources and capital. Dharma Codex can be applied to all industries, projects and players regardless of jurisdiction. It ensures best practices and results

that go beyond “check the box” compliance standards and helps and guide and force regulators, banks, institutional investors and companies to comply and adopt best practices.

Dharma Codex Focuses on:

- ESG Criteria (387 categories and sub-categories)
- Equator Principles (65 categories and sub-categories)
- IFC Performance Standards (33 categories and sub-categories)

Sustainability Criteria Reviewed by Creators of Dharma Codex:

- ESG Sustainability Criteria from 12 Global Stock Exchanges
- ESG Criteria Used by 11 Disclosure Frameworks
- Interpretation and Methodologies for Equator Principles and IFC Performance Standards from 22 Banks
- 65 International Standards, Agreements and Protocols
- 90+ Supply Chain Criteria

For Taiwan enterprises, who have not incorporated sustainability into their strategic processes and daily operations, getting up the sustainability learning curve is crucial and will directly impact their future business growth trajectory and velocity.

### **Courses Main Topics**

#### **1. Understand the Global Climate Context**

#### **2. Understand How Taiwan Fits into the Global Climate Context**

#### **3. Change Mentality from Maximizing Profit to Balancing the Interests of All Stakeholders**

#### **4. Use Dharma Codex to Change the Deployment of Capital to Cause Decarbonization and Energy Transition so Taiwan can Transform from a Pariah to a Model Jurisdiction by Designing, Planning and Implementing Global/Local Regulatory Compliance Best Practice Standards and Systems to Monitor, Measure and Report on Sustainability Criteria**

#### **5. Use Dharma Codex to Develop and Implement Strategic Plans for Success for Your Regulators (FSC and Bank Bureau) and Regulated Entities (Clients/Borrowers) (Their Directors, Supervisors, Legal Teams, Sustainability Teams, Clients and Potential Clients Over 1-3-5 years**

**6. Coordinate Ecosystem of Subject Matter Experts to Support Bank, Clients and Future Clients Improve Sustainability Compliance Over Time**

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**8. Case Study on a Taiwan Company Project in the US**

**Changing Mentality**

**1. Understand the Global Climate Context**

Course	Description
<b>1. Introduction to Global Climate Change and Definitions</b>	A growing glossary of climate related terms is necessary to begin to understand the basics of climate change on a global scale.
<b>2. Chronology of Significant Events Regarding Climate Change</b>	This will provide a comprehensive understanding of the current climate change trends including the goals and outcomes of various UN climate conferences and the consequences of failing to decarbonize.
<b>3. Climate Change Epiphanies</b>	This course will provide a better understanding of how world governments are failing to keep climate change promises and what decisions must be taken immediately to avoid a climate disaster.
<b>4. Greenhouse Gases (“GHG”) and Climate Change</b>	This course will provide participants with a better understanding of how anthropogenic emissions have been the largest contributors to climate change since the industrial revolution. The course will also explain the different types of GHG, how they are catalogued and why it is important for companies.
<b>5. UN Agencies Dedicated to Climate Change Awareness and What They Do</b>	This course will provide participants with an in depth understanding of the different UN agencies supporting decarbonization and sustainability in general.

<p><b>6. UN Conference Concludes with ‘Historic’ Deal to Protect a Third of the World’s Biodiversity through the Kunming- Montreal Global Biodiversity Framework in 2022</b></p>	<p>China is leading a worldwide effort to protect biodiversity. The deal aims at preventing biodiversity loss as well as protecting and restoring land and seas through environmental remediation efforts.</p>
<p><b>7. Ecocide, Genocide, Suicide and Collapse: How Humanity is Driving Climate Change</b></p>	<p>This course will offer participants an in-depth review of how human activity, fossil fuel financing, pollution and unsustainable company practices are turning the planet into what the UN has describes as an “unlivable world”.</p>
<p><b>8. Climate Change Basics</b></p>	<p>After this course, participants will have a comprehensive understanding of how climate change has been accelerated by humans in the past 100 years, what consequences humanity is facing and what steps must be taken to decarbonize and keep global warming in line with pledges of the Paris Agreement.</p>
<p><b>9. Sustainability Basics for Enterprises</b></p>	<p>Large companies are largely responsible for incorporating ESG and all available sustainability initiatives into their daily operations to balance the needs of all stakeholders. After this course, participants will have a better understanding of how transformation towards sustainability can help companies become more resilient, lower cost of financing and help with decarbonization and energy transition.</p>
<p><b>10. Report Review: We Are at a Crossroads’: New IPCC Report Says its Fossil Fuels or Our Future</b></p>	<p>An April 2022 report from the Intergovernmental Panel on Climate Change, or IPCC — a United Nations body of leading climate experts from around the world — highlights key strategies countries can use to drive down greenhouse gas emissions and remove carbon dioxide from the atmosphere.</p>
<p><b>11. Report Review: Global Warming in the Pipeline</b></p>	<p>A recent preprint paper by James Hansen and 14 co-authors titled “Global Warming in the Pipeline” argues that immediate action is necessary to address the climate crisis. The paper <u>suggests that the Earth Climate Sensitivity (“ECS”) is higher than previously assumed. Most scientists had estimated it at around 3°C, but the paper argues it is closer to 4°C or more based on paleoclimate data.</u></p>

<p><b>12. Report Review: Scientists Say Planet in Midst of Sixth Mass Extinction, Earth's Wildlife Running Out of Places to Live</b></p>	<p>A study by Tony Barnosky suggests that the rate of extinction today is up to 100 times faster than the typical rate in Earth's history.        More frequent and severe heatwaves, storms, and other extreme weather events, rising sea levels, and disruptions to ecosystems and the services they provide, such as food and water security.        2023 saw the hottest summer on record and Taiwan as the 10<sup>th</sup> largest GHG emitter per capita and 7<sup>th</sup> from the bottom in the CCPI ranking is one of the largest contributor jurisdictions to climate change.</p>
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**2. Understand How Taiwan Fits into the Global Climate Context**

Course	Description
<p><b>1. Taiwan's Global Supply Chains Decarbonization Conundrum</b></p>	<p>Describes Taiwan's Current Energy and water situation and how Taiwan Needs More Zero-Carbon Energy to Meet Growing Demand, to Replace Fossil Fuel and to Fulfill Net-Zero Emissions Pledges and Requirements. This course covers how Taiwan is a major GHG gas emitter and how its economy is tied to the climate catastrophe.</p>
<p><b>2. Taiwan Government's "Carbon Neutral" Roadmap Is a Greenwashing Placebo Failure</b></p>	<p>Given the massive gap between the required global UN climate standards and Taiwan's dismal climate reality, Serious, drastic, market shaping, results driven plan must be implemented so Taiwan can achieve decarbonization and net-zero energy transition with a whole of government and a whole of society effort.</p>
<p><b>3. If the Taiwan Government Fails to Deliver on Its Energy Transition Promises, Domestic and International Companies and Supply Chains Will Leave Taiwan And Ensure A Total Economic and Societal Collapse</b></p>	<p>Describes Taiwan's decarbonization conundrum and need for zero-carbon nuclear power. Many jurisdictions need to convert fossil fuel dependence into energy transition to zero-carbon to be able to continue to export. This illustrates Taiwan specifics, but the case is basically the same most Asia/Pacific territories.</p>

<b>4. Taiwan’s Energy Grid and Distribution System is Failing and Needs to be Upgraded</b>	Recent blackouts have demonstrated Taiwan’s energy grid is old, fragile and has not been properly upgraded in the past 50 years. This is a huge problem for new, zero-carbon energy sources that wish to plug into the grid.
<b>5. China is Positioning Itself to Become the Green Factory Floor of the World. Taiwan is Out of Time</b>	China, unlike Taiwan, is positioning itself to become the “green” factory floor of the world. They have a real plan and budget to accomplish a serious energy transition.
<b>6. Taiwan’s Global Competitiveness and Ability to Export are Threatened by a Lack of Zero-Carbon Energy</b>	If Taiwan fails to decarbonize the economic, social and environmental consequences will be a death sentence for Taiwan and will bring about the hollowing out of its economy.

### 3. Change Mentality from Maximizing Profit to Balancing the Interests of All Stakeholders

Course	Description
<b>1. Definitions and Introduction to Greenwashing</b>	A vast majority of companies, financial institutions and institutional investors have used greenwashing and various pay-to-pollute schemes to claim they are sustainable. After this training course, participants will know how to detect greenwashing and how to tell the difference between pay-to-pollute schemes and real decarbonization and sustainability strategies.
<b>2. Introduction to Greenwashing Pay-to-Pollute Schemes</b>	It is in the best interest of companies, banks and institutional investors to decarbonize and lower emissions across all areas. However, most of their claims are greenwashing through the use of offsets and credits that do not actually reduce emissions except on paper only. Pay-to-pollute schemes do not lower GHG emissions.
<b>3. Volkswagen Fined \$125 Million for Greenwashing</b>	The ruling establishes a precedent for penalties that can be applied to companies that engage in similar practices. Secondly, the fine is an indication of the seriousness of VW's actions, which had a significant impact on both the environment and public health.

<p><b>4. US SEC Penalties for Funds Engaging in Greenwashing: BNY Mellon Case Study</b></p>	<p>This highlights the financial consequences of not complying with ESG regulation. All funds not complying with SEC are subject to fines and legal costs.</p>
<p><b>5. Report Review: UK Regulator Targets Greenwashing with New Sustainable Investment Labels, Disclosures and More</b></p>	<p>The Financial Conduct Authority (“FCA”), the conduct regulator for financial services firms and financial markets in the UK, unveiled a series of new proposed rules, in an attempt to clamp down on greenwashing through the exaggeration or misrepresentation of ESG claims</p>
<p><b>6. Report Review: “Equator Compliant Climate Destruction: How Banks Finance Fossil Fuels Under the Equator Principles”</b></p>	<p>The Equator Principles were created by banks for banks as a way to measure the environmental and social impacts of a project and decide whether or not to finance. Since the adoption of the EP’s, banks have continued to pour billions of dollars into fossil fuels and climate killer projects. This study shows how 43 Equator Banks are financing the some of the largest fossil fuel projects.</p>
<p><b>Report Review: “Banking on Climate Chaos: 2021 Fossil Fuel Finance Report”</b></p>	<p>The world’s largest financial institutions all claim to be part of an effort to reduce emissions and be sustainable. However, the world’s 60 largest commercial and investment banks (and lenders) are actually conducting their financing in a manner that increases the use of fossil fuels.</p>
<p><b>7. Report Review: Finance and Climate Change: Comprehensive Climate Assessment of the World’s Largest Financial Institutions</b></p>	<p>A comprehensive assessment of the world's 30 largest listed financial institutions shows a clear disconnect between the concrete short-term targets and actions needed to address the climate emergency.</p>
<p><b>8. Former BlackRock Sustainability Chief Calls for Fink's Resignation over ESG</b></p>	<p>BlackRock has been claiming it engages in strict ESG investment but it one of the largest investors in fossil fuels.        Speaking to The Telegraph, Tariq Fancy described Fink as an "emperor with no clothes" for failing to properly guide the company on sustainability issues.        Fink has been accused of violating his responsibility to "invest exclusively for the financial benefit of the beneficiaries" and not just for political gain, and of pushing net-zero climate policies without proper "due diligence"        BlackRock's former sustainable investing chief, Tariq Fancy, has <u>called for the resignation of the CEO, Larry Fink</u></p>

<p><b>9. Report Review: Throwing Fuel on the Fire: Glasgow Financial Alliance for Net-Zero “GFANZ” Members Provide Billions in Finance for Fossil Fuel Expansion</b></p>	<p>The report highlights the significant funding that major financial institutions are providing to the expansion of the coal, oil and fossil gas industries. This is significant because it is in direct opposition to the goals set by the Intergovernmental Panel on Climate Change (IPCC) and the International Energy Agency (IEA)</p>
<p><b>10. Review: Wall Street's New ESG Money-Maker Promises Nature Conservation — With a Catch</b></p>	<p>Banks are using dubious financial engineering to create climate related or ESG branded debt. Paying to Pollute since doesn't lower carbon                  Global banks are using debt relief in exchange for environmental protections in some of the world's most fragile countries as a new financial engineering strategy. Pay to Pollute since doesn't lower carbon</p>
<p><b>11. Report Review: EU's Proposed Carbon Removal Rules Open to Greenwashing</b></p>	<p>The EU regulation sets up the workings of a certification system without presenting any detail on what will count as a permanent carbon removal and for how long the carbon must be stored in order to be counted or details on how exactly it will work. Pay to Pollute since doesn't lower carbon</p>
<p><b>12. Wall Street's Green Push Exposes New Conflicts of Interest</b></p>	<p>As the case for companies to adopt ESG becomes clearer some of these are rushing to business climate risk service providers to help in their transformation. However, some of these entities providing these services are the same firms that provide ESG ratings. They are being paid by companies they are judging. These are clear conflict of interest situations.</p>

**4. Use Dharma Codex to Change the Deployment of Capital to Cause Decarbonization and Energy Transition so Taiwan can Transform from a Pariah to a Model Jurisdiction by Designing, Planning and Implementing Global/Local Regulatory Compliance Best Practice Standards and Systems to Monitor, Measure and Report on Sustainability Criteria**

Course	Description
<p><b>1. Overcoming the 5 Waves to Reach Safe Harbor: Cost Up (Inflation)</b></p>	<p>We provide Strategies for navigating and mitigating the impact of rising costs due to inflation on business operations.</p>



<b>2. Overcoming the 5 Waves to Reach Safe Harbor: Geo-Political Generated Stress/Challenges</b>	We go in depth into Effective approaches for managing and overcoming the stress and challenges arising from geopolitical factors in order to achieve stability and success in business.
<b>3. Overcoming the 5 Waves to Reach Safe Harbor: COVID 19 and Future Pandemics</b>	Resilience-building techniques to overcome the challenges posed by COVID-19 and future pandemics, ensuring business continuity and adaptation
<b>4. Overcoming the 5 Waves to Reach Safe Harbor: Economic Disruption</b>	Strategies for navigating and overcoming economic disruptions to steer businesses towards stability and sustainable growth.
<b>5. Overcoming the 5 Waves to Reach Safe Harbor: Climate Change</b>	Adaptation measures to overcome the impact of climate change on businesses and achieve sustainability and resilience. Climate change is the most important of the 5 waves and we show all the manifestations and impacts it has on society and the economy.
<b>6. Green Finance: Environmental, Social and Governance (“ESG”)</b>	ESG is a growing megatrend aimed at increasing a company’s sustainability and reducing its negative impacts on the environment and society.
<b>7. ESG: Introduction to Environmental Categories</b>	First and foremost, the environmental aspect of ESG encompasses critical concerns such as climate change, resource depletion and pollution. By prioritizing these categories, companies can mitigate risks associated with environmental regulations, reputational damage, and potential legal liabilities.
<b>8. ESG: Introduction to Social Categories</b>	Social categories are crucial for companies' ESG performance. They ensure fair and equitable compensation, promote diversity and inclusion, enhance employee satisfaction and retention, minimize labor exploitation, prioritize health and safety, protect human rights and contribute to a positive corporate reputation.
<b>9. ESG: Introduction to Governance Categories</b>	These categories ensure strong governance practices, ethical decision-making, and accountability within organizations. Board Diversity and Independence bring diverse perspectives and prevent conflicts of interest, leading to more effective decision-making.

<b>10. Green Finance: Equator Principles (“EPs”) and International Finance Corporation Performance Standards (“IFC”)</b>	<p>Companies from all industries wishing to build large infrastructure projects must learn to balance the needs of all stakeholders and create net-zero plans for proposed projects.</p>
<b>11. Equator Principles: Introduction to Categories</b>	<p>This course will provide an in-depth description of all the categories and sub-categories of different criteria banks must consider when awarding financing for projects according to the Equator Principles.</p>
<b>12. IFC Performance Standards: Introduction to Categories</b>	<p>This course will provide an in-depth description of all the categories and sub-categories described in the IFC Performance Standards and how banks must apply these when awarding financing for projects.</p>
<b>13. Net-Zero and Energy Transition Glossary and Introduction</b>	<p>This course will provide participants with a glossary that includes all terms related to sustainability, net-zero and energy transition.</p>
<b>14. Insurance Companies Affected by Climate Risks Can Lose Billions</b>	<p>The increasing frequency and intensity of natural disasters due to climate change is posing major challenges for insurance companies. These disasters are becoming more expensive due to both climate change and human factors such as population growth in high- risk areas and development in areas with high risk of wildfires and floods. Climate related risks must be considered by all stakeholders.</p> <p>Multiple insurers continue to leave the Net-Zero Insurers Association (“NZIA”) because of pressures coming from US Republicans who are against using ESG to curb emissions or use ESG data in financial institution’s decision making.</p>
<b>15. Introduction to ESG in Global Stock Exchanges</b>	<p>This course provides an introduction into how stock exchanges have taken initiative in requiring listed companies to comply with ESG requirements however, use of incomplete and self-serving standards leaves listed companies rudderless and makes it impossible to truly measure and monitor a company’s ESG compliance.</p> <p>12 global stock exchanges ESG disclosure criteria:</p> <ol style="list-style-type: none"> <li>1. NASDAQ</li> <li>2. NYSE</li> </ol>

	<ol style="list-style-type: none"> <li>3. London Stock Exchange</li> <li>4. Stock Exchange of Hong Kong</li> <li>5. Singapore Exchange</li> <li>6. Shanghai Stock Exchange</li> <li>7. Shenzhen Stock Exchange</li> <li>8. Tokyo Stock Exchange</li> <li>9. Brazil Stock Exchange</li> <li>10. Nigerian Exchange Limited</li> <li>11. Taiwan Stock Exchange</li> <li>12. Taipei Exchange</li> </ol>
<p><b>16. International ESG Reporting Frameworks</b></p>	<p>This course will give participants a comprehensive review of the most internationally used frameworks for ESG reporting. There is currently no global standard. Need for highest common denominator standard. Participants will understand what content/criteria must be disclosed and the major differences between each reporting framework as well different stock exchange ESG disclosure requirements.</p> <p>Most Widely Recognized International Disclosure frameworks:</p> <ol style="list-style-type: none"> <li>1. Global Reporting Initiative (“GRI”)</li> <li>2. Sustainability Accounting Standards Board (“SASB”)</li> <li>3. Task Force on Climate Related Financial Disclosures (“TCFD”)</li> <li>4. Task Force on Nature Related Financial Disclosures (“TNFD”)</li> <li>5. International Integrated Reporting Council (“IIRC”)</li> <li>6. Climate Disclosure Standards Board (“CDSB”)</li> <li>7. United Nations Guiding Principles Reporting Framework (“UNGP”)</li> <li>8. United Nations Global Compact (“UNGC”)</li> <li>9. United Nations Sustainable Development Goals (“SDGs”)</li> <li>10. CDP (“Formerly Climate Disclosure Project”)</li> <li>11. Sustainable Stock Exchanges Initiative (“SSE”)</li> </ol>

**17. Introduction to Dharma Codex ESG Reporting Categories and Sub-Categories**

After this course, Participants will understand the complexities involved in ESG measuring and reporting. Setting Up the Highest Common Denominator standard. With over 200 ESG criteria to measure it is important to have a complete due diligence health check and gap analysis to properly assess a company's compliance with ESG criteria and create a strategic plan to meet full compliance after adopting a strategic plan.

Environmental categories that must be considered:

1. GHG Emissions
2. Emissions Intensity
3. Energy Usage
4. Energy Intensity
5. Energy Mix
6. Water Usage
7. Environmental Operations
8. Climate Oversight/Board
9. Climate Oversight/Management
10. Climate Risk Mitigation

Social categories that must be considered:

1. CEO Pay Ratio
2. Gender Pay Ratio
3. Employee Turnover
4. Gender Diversity
5. Temporary Worker Ratio
6. Non-Discrimination
7. Injury Rate
8. Global Health Policy
9. Child and Forced Labor Policy
10. Human Rights

Governance categories that must be considered:

1. Board Diversity

	<ol style="list-style-type: none"> <li>2. Board Independence</li> <li>3. Incentivized Pay</li> <li>4. Collective Bargaining</li> <li>5. Supplier Code of Conduct</li> <li>6. Ethics and Anti-corruption</li> <li>7. Data Privacy</li> <li>8. ESG Reporting</li> <li>9. Disclosure Practices</li> <li>10. External Assurance</li> </ol>
<p><b>18. Introduction to the Equator Principles and IFC Performance Standards for Project Financing</b></p>	<p>Understanding the EP/IFC requirements and process to obtain project financing is crucial for companies. Multiple assessments and third-party certification are required to properly apply for and receive EP/IFC loans for project financing.</p> <p>Equator Principles:</p> <ol style="list-style-type: none"> <li>1. Review and Categorization</li> <li>2. Environmental and Social Assessment</li> <li>3. Applicable Environmental and Social Standards</li> <li>4. Environmental and Social Management System and Equator Principles Action Plan</li> <li>5. Stakeholder Engagement</li> <li>6. Grievance Mechanism</li> <li>7. Independent Review</li> <li>8. Covenants</li> <li>9. Independent Monitoring and Reporting</li> <li>10. Reporting and Transparency</li> </ol> <p>IFC Performance Standards:</p> <ol style="list-style-type: none"> <li>1. Risk Management</li> <li>2. Labor Practices</li> <li>3. Resource Efficiency</li> <li>4. Community</li> </ol>

	<ol style="list-style-type: none"> <li>5. Land Resettlement</li> <li>6. Biodiversity</li> <li>7. Indigenous People</li> <li>8. Cultural Heritage</li> </ol>
<b>19. International Protocols and Frameworks</b>	Understanding these sources helps companies align their strategies and actions with globally recognized standards and criteria, ensuring they meet environmental, social, and governance (ESG) goals over a long-term period. We have reviewed 65+ International Protocols and Frameworks.

**5. Use Dharma Codex to Develop and Implement Strategic Plans for Success for Your Regulators (FSC and Bank Bureau) and Regulated Entities (Clients/Borrowers) (Their Directors, Supervisors, Legal Teams, Sustainability Teams, Clients and Potential Clients Over 1-3-5 years**

Course	Description
<b>1. Strategic Planning Introduction</b>	Set Compass Heading; Decide Plan and Process: <ul style="list-style-type: none"> <li>• Assess Company’s Current Target Level of Compliance</li> <li>• Company’s Self-Assessment of Compliance</li> <li>• Understand Company’s Strengths and Weaknesses</li> <li>• Establish Short-Term and Long-Term Goals</li> <li>• Initial Sustainability Ecosystem Process Understanding</li> <li>• Understand Company History and Future Plans</li> <li>• Q&amp;A</li> <li>• Introduction to Corporate Sustainability and Issues</li> <li>• Establish Who is the Organization’s Responsible Contact Person</li> </ul>

<b>2. Set Baseline Initial Status and Discuss Systematic Due Diligence Review Process</b>	<ul style="list-style-type: none"><li>• Understand Current Baseline Status with Required Compliance Regulations.</li></ul> <p>Understand the Company’s Transition and Physical Risks</p> <ol style="list-style-type: none"><li>1. Transitions Risks: Risks Related to the Net-Zero Transition (Policy, Legal, Technological, Market Changes)</li><li>2. Physical Risks: Risks Related to Physical Impacts of Climate Change (Water Availability, Natural Disasters, Supply Chain Disruptions)</li></ol> <p>Meet with Responsible Sustainability Team</p> <ul style="list-style-type: none"><li>• Undertake Due Diligence Process Across Organization Using All-Encompassing Evaluation Standards Criteria</li><li>• Comprehensive Document Review and Interview</li></ul>
<b>3. Conduct Gap Analysis and Provide Recommendations</b>	<p>Gap Analysis to identify areas that fully meet, partially meet, or fail to meet the important standards.</p> <p>We, as system integrator in partnership with a team of experienced professionals, will complete a high-level gap analysis to identify key areas where the company is currently:</p> <ol style="list-style-type: none"><li>(i) Fully Compliant</li><li>(ii) Partially Compliant</li><li>(iii) Not Compliant/Silent</li></ol>

<b>4. Create and Implement a Remediation Plan</b>	<p>Using Recommendations from the Gap Analysis, formulate an actionable remediation plan to fill in identified gaps and ensure full compliance with all important standards</p> <ul style="list-style-type: none"> <li>• de minimis current statutory compliance,</li> <li>• compliance for projected 5-year window, or</li> <li>• net-zero emissions based on management’s desired level of effort in the competition for project-related financing.</li> <li>• Implement Remediation Plan by supervising and coordinating a team of different environmental, social, and corporate consultants.</li> </ul>
<b>5. Annual Monitoring and Certification</b>	<p>Provide third-party, independent consultant certification after the implementation of Remediation Plan.</p> <ul style="list-style-type: none"> <li>• Prepare Assurance Report to be Used for Project Financing</li> <li>• Provide Annual Monitoring on Implemented Changes to Ensure Active Alignment and Progress with Stated Goals.</li> <li>• Continue Communication and Support for Annual Re- Certification</li> </ul>

**6. Coordinate Ecosystem of Subject Matter Experts to Support Bank, Clients and Future Clients Improve Sustainability Compliance Over Time**

Course	Description
<b>1. Sustainability Strategies and Plans</b>	<p>This course gives an overview of some of the most popular sustainability strategies for companies, how to implement them in your organization and how to communicate successful results with stakeholders.</p>
<b>2. Sustainability Linked Loans and Green Bonds</b>	<p>This course will give participants an overview of green bonds and sustainability linked loans, what purpose they serve, and what are the requirements and qualifications for companies to receive them.</p>
<b>3. Supply Chain Requirements</b>	<p>Supply chain audits are crucial for organizations as they enable them to assess and ensure the integrity, reliability, and sustainability of their supply chains. By conducting audits,</p>



	companies can identify potential risks, such as unethical practices, environmental concerns, or legal compliance issues, which helps in mitigating them effectively. We have identified over 90+ supply chain categories that must be measured, monitored and reported on.
<b>4. Sustainability Solutions</b>	This course will focus on different solutions available for companies to improve their performance in the 640+ sustainability criteria with subject matter experts in each of the 640+ categories.

**7. Use Dharma Codex to Drive and Develop Decarbonization and Energy Transition Solutions for Clients and Potential Clients**

Course	Description
<b>1. Decarbonization Solutions</b>	Multiple technologies exist that can provide zero-carbon energy and decarbonize. After this course participants will have a deep understanding of all the solutions available to tackle decarbonization and start the energy transition.
<b>3. Biodiversity Conservation</b>	After this course participants will understand the importance biodiversity conservation plays in running a successful business.
<b>4. Nuclear Energy Concerns vs. Facts that Mitigate Concerns</b>	This course will address the various questions and concerns the general public might have on nuclear energy. The course will cover all the safety mechanisms and redundancies in nuclear power plants and discuss the facts surrounding nuclear power plant safety and its role in decarbonization by supplying zero-carbon baseload power.
<b>5. Nuclear Energy Development</b>	In recent years and especially since the accident at Fukushima, nuclear reactors and protocols have been updated and are extremely safe. After this course participants will understand the basics of how nuclear energy works, different reactor types, cost of electricity, nuclear waste management and why nuclear energy is the best option for decarbonization

<b>6. New Nuclear Technology: Small Modular Reactors (“SMRs”)</b>	Small modular reactors (SMRs) are important because they offer a potential solution to decarbonize the electricity sector, which is a major contributor to greenhouse gas emissions. SMRs are smaller and more flexible than traditional nuclear reactors, and they can be built in a factory and transported to a site for installation, which reduces construction time and costs.
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**8. Case Study on a Taiwan Company Project in the US**

Course	Description
<b>1. Introduction to the Project</b>	The Project is a proposed petrochemicals complex on a 2,400-acre site in St. James Parish, Louisiana. It will use ethane, a byproduct of fracking, as the feedstock for the production of various plastics (polyethylene, polypropylene, polymer and ethylene glycol).
<b>2. Major Problems Related to the Project</b>	The Project, located in Louisiana’s “Cancer Alley”, is an alleged textbook case of environmental racism, releasing many more carcinogens into a predominantly African-American community already inundated with health problems caused by industrial pollution. It would also be a major greenhouse gas emitter, as well as exacerbating the global plastic pollution crisis.
<b>3. Timeline of Significant Events</b>	The project faced an avalanche of opposition and lawsuits starting when the project was first proposed. Permits were canceled and sent back for re-submission.
<b>4. Proposed Solution to Save the Project</b>	We proposed a full fresh restart of the project and to develop a master plan that removed all barriers to the project: <ul style="list-style-type: none"> <li>• Rule is Comply or Close</li> <li>• Conduct A Gap Analysis</li> <li>• Develop New Project Masterplan</li> <li>• File Fully Compliant Permit Applications (Based on New Project Masterplan)</li> <li>• Implement New Project Masterplan (Including Stakeholder Engagement)</li> <li>• Meet Equator Principles, IFC Performance Standards, And ESG Requirements</li> </ul>

	<ul style="list-style-type: none"><li>• Secure Bank and Institutional Investor Financing</li><li>• Consider Applying Same Approach to All Future Projects</li></ul>
<b>5. Final Outcome</b>	<p>Principle: Comply or Close Project is Dead on Arrival Permits Cancelled and Stakeholder Opposition Continues:</p> <ul style="list-style-type: none"><li>• Poor ESG Ratings: Leads Institutional Investors to Divest from the Project and the Company</li><li>• Project is not Bankable: Does not Meet Equator Principle and IFC Performance Standards Compliance</li><li>• Reputation Damage</li><li>• Delays and Lost Revenues</li><li>• Cost Overruns</li></ul>