



PLANEDO – ACCOUNTING GUIDE FOR CFOS

How verified CO₂e impact becomes a balance sheet asset

Company: PlanedoTech GmbH

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Intended audience: CFO, Group Accounting, Tax, Audit, Sustainability Reporting

Note: This document provides a practical framework for the accounting treatment of Planedo impact units.

It does not replace formal legal or tax advice.

Table of Contents

1. Purpose and Context
2. Planedo in the Balance Sheet
 - 2.1 The Planedo Service Credit (PSC)
 - 2.2 SLA Services (Service Level Agreements)
 - 2.3 Product and Project Validation Impact
3. Accounting Scenarios Overview
 - 3.1 Purchase of Planedos (Fiat Minting)
 - 3.2 Validating and Activating Own Impact
 - 3.3 Product Pre-Validation (PSC-Soft)
 - 3.4 Project Pre-Validation (Funding Models)
 - 3.5 Validation Costs
4. Tax Treatment
5. Depreciation and Useful Life
6. Documentation Requirements
7. CFO Benefits
8. Summary

1. Purpose and Context

Planedo creates a verifiable bridge between certified CO₂e impact and classical financial accounting.

It enables companies to recognize their climate impact not only in environmental terms but also as an **economic asset**.

Each **Planedo** represents a verified reduction of **10 kg of CO₂e**.

Through scientific validation, documentation, and registration in the Planedo ledger,



each unit becomes an identifiable and verifiable data point.

Under German and international accounting principles, such an asset can be recognized as an **intangible fixed asset**,

provided that the activation criteria under § 246 HGB and IAS 38 are met:

- **Identifiability** (through unique registry ID)
- **Control** (assigned ownership and verifiable access)
- **Future economic benefit** (use for ESG reporting, supply-chain evidence, or internal CO₂e accounting)
- **Reliable measurement** (standard reference value of € 2.00 per 10 kg CO₂e)

The goal of this guide is to provide CFOs, tax departments, and auditors with clear orientation on how Planedo units can be recognized, valued, and documented in the balance sheet.

It also explains when capitalization as an intangible asset is permissible, how validation and minting costs are treated, and how the **Planedo Service Credit (PSC)** functions as the legal and accounting bridge between environmental performance and financial reporting.

Planedo thus transforms real, verifiable sustainability performance into an **auditable, balance-sheet-ready asset class** — without losing its environmental integrity.

2. Planedo in the Balance Sheet

A **Planedo** represents a clearly defined unit of verified environmental impact:

1 Planedo equals **10 kg of validated CO₂e reduction**.

Each unit undergoes scientific review, documentation, and registration in the Planedo ledger and can subsequently be held, transferred, or utilized for reporting purposes.

This means a Planedo meets all the requirements of an **intangible asset** under § 266 (2) HGB and IAS 38:

- It is **identifiable** (via a unique registry entry).
- It is **controlled** by the holder (ownership documented through registry ID).
- It has a **reliable measurement basis** (reference value €2.00 per 10 kg CO₂e).
- It provides **future economic benefit** (use in ESG reporting, CSRD documentation, supply chain transparency, or CO₂e accounting).

Balance Sheet Classification (HGB)

A. Fixed Assets

I. Intangible Assets

1. Concessions, Industrial and Similar Rights
2. Goodwill
3. Planedo Usage Rights



The line “**3. Planedo Usage Rights**” may be added to the company’s balance sheet under intangible assets,
analogous to software licenses or CO₂ certificates in the energy sector,
but legally distinct as a **verified sustainability right** representing 10 kg of CO₂e impact.

Valuation Basis

Planedos are recognized at **cost of acquisition or production**:

Origin of the Planedo	Valuation Basis	Description
Fiat Minting (Purchase)	€2.00 per Planedo	Direct acquisition with invoice and VAT
Validated Own Impact (PSC-Plus)	€2.00 per Planedo	Created through verification and internal offset (1.70 + 0.30 structure)
Product or Project Pre-Validation (PSC-Soft)	€0.03–0.05 per Planedo	Accounting bridge until final minting

After final minting, all units are valued at the **reference price of €2.00** per 10 kg CO₂e. The **internal purchase value of €1.20** applies only to Planedo’s own impact pool and does not affect company accounting.

Control and Audit Trail

Each Planedo entry in the ledger contains:

- Verified impact amount (10 kg CO₂e per unit)
- Source and validation data
- Owner and registry ID
- Date of minting or transfer
- Reference to PSC type (PSC, PSC-Plus, PSC-Soft) and transaction record

This enables full traceability of each asset’s origin, control, and use.

Economic Benefit

Recognized Planedos can be used to:

- Support **ESG and CSRD reporting**,
- Provide verifiable proof of CO₂e reduction in **supply chain declarations**,
- Serve as an **intangible sustainability reserve**,
- or be offset against future **Planedo SLA services** (maintenance, revalidation, or documentation).



Planedo units therefore qualify as fully **capitalizable intangible assets** that make sustainability performance both **financially visible** and **auditable**.

2.1 The Planedo Service Credit (PSC)

The **Planedo Service Credit (PSC)** is a contractual and accounting mechanism that links environmental validation with future service rights.

It is not a financial instrument but a **verifiable, non-monetary credit** ensuring that the asset has ongoing economic substance.

PSC Types

- **PSC (Fiat):** Created during direct purchases (Fiat Minting). Represents entitlement to future registry and SLA services.
- **PSC-Plus:** Used for self-generated impact; establishes a valid acquisition transaction through internal offsetting (activation anchor).
- **PSC-Soft:** Used in product or project pre-validation; enables buyers or partners to recognize proportional sustainability rights.

The PSC thus provides the **legal and audit trail** that justifies capitalization of environmental performance under accounting law.

2.2 SLA Services (Service Level Agreements)

SLA services represent the ongoing performance obligations Planedo provides to maintain asset integrity.

These services include:

- Ledger maintenance and secure registry hosting,
- Validation data updates and scientific supervision,
- Access to the Planedo account and ESG dashboard,
- Periodic revalidation and MRV (Measurement, Reporting, Verification),
- ESG reporting support and audit preparation.

PSC credits can be offset against these SLA services, providing a **continuing economic benefit** that reinforces the asset's recognition in the balance sheet.

2.3 Product and Project Validation Impact

When CO₂e impact arises from product sales or project activities and has been validated, a **pre-minted impact unit** can be recognized.



a) Activation by manufacturer or buyer

If the validated impact is contractually assigned and recorded via a PSC-Soft entry (typically €0.03–0.05 per Planedo),

the holder may recognize it as an intangible asset — provided it is identifiable and controlled.

After final validation and minting, the asset is revalued at €2.00 per Planedo.

b) Sale of impact to Planedo

Alternatively, manufacturers or partners may transfer verified impact to Planedo for inclusion in its impact pool.

Planedo typically purchases such verified impact at **€1.20 per Planedo (10 kg CO₂e)**.

For the seller, this represents a **taxable operating income**; for Planedo, it becomes part of its own intangible asset base.

Result:

Once validation and documentation are complete, a verified CO₂e impact can either be

– **activated** in the company's books as an intangible asset,

or

– **sold** to Planedo for inclusion in its verified impact pool.

In both cases, the process ensures traceability, single attribution, and regulatory auditability.

3. Accounting Scenarios Overview

The accounting treatment of Planedo units depends on how they are obtained or created. In all cases, a Planedo qualifies as an **intangible asset** once it is identifiable, controlled, and provides future economic benefit to the company.

The following sections outline the typical accounting cases for companies using Planedo.

3.1 Purchase of Planedos (Fiat Minting)

Process:

A company purchases Planedos directly from PlanedoTech for **€2.00 per unit (10 kg CO₂e)**.

Each unit is verified, entered in the Planedo ledger, and assigned to the buyer.

Accounting treatment:

- **Acquisition cost:** €2.00 per Planedo
- **Recognition:** Intangible asset ("Planedo Usage Rights")
- **Depreciation:** Straight-line over 1–3 years



Example journal entry:

Dr. 0805 Planedo Usage Rights	€2,000
Cr. 1200 Bank	€2,000

Annual Depreciation:

Dr. 4830 Amortization of Intangibles	€667
Cr. 0805 Planedo Usage Rights	€667

Economic rationale:

The purchase represents an acquisition of a verifiable usage right with future benefit — use in ESG reporting, CSRD documentation, or other sustainability-related disclosures.

3.2 Validating and Activating Own Impact (with Internal Offset)

Process:

A company reduces CO₂e through internal measures (e.g., process optimization, renewable energy, recycling).

Planedo validates this impact, documents it scientifically, and registers it.

Subsequently, the validated impact is re-minted to the same company — fully cashless, through internal offset.

Mechanics:

1. Validation and credit note:

Planedo issues a **credit note of €1.70 per 10 kg CO₂e**, representing the recognized value of the company's impact contribution.

This credit establishes a verifiable, measurable transaction.

2. Re-minting at reference value (€2.00):

Planedo mints the same impact back to the company at €2.00 per unit, creating a full acquisition event under §255 HGB.

3. Offsetting:

The credit (€1.70) and the re-minting (€2.00) are offset; the difference (€0.30 per unit) represents **validation and MRV service costs**.

Accounting treatment:

- **Recognition:** Intangible asset "Planedo Usage Rights" at €2.00 per Planedo
- **Expense:** €0.30 per Planedo (validation and service costs)
- **Depreciation:** Straight-line over 1–3 years
- **Evidence:** Credit note, re-minting contract, registry entry, PSC-Plus record

Example journal entries:

1. Validation / credit note:



Dr. 1360 Receivable from Planedo	€1,700	
Cr. 5430 Income from CO ₂ e Impact		€1,700

2. Re-minting / offset:

Dr. 0805 Planedo Usage Rights	€2,000	
Cr. 1360 Receivable from Planedo		€1,700
Cr. 4400 Payable to Planedo		€300

Rationale:

This creates a documented acquisition transaction without cash flow — fully compliant with HGB §255 (non-monetary acquisitions with reliable measurement). The company can therefore **capitalize its validated impact at the full reference value of €2.00 per Planedo**.

3.3 Product Pre-Validation (PSC-Soft)

Process:

Manufacturers can pre-validate the CO₂e impact of their products. Validated products carry a PSC-Soft value (typically €0.03–€0.05 per 10 kg CO₂e), representing the pre-verifiable sustainability share. Customers purchasing these products can either activate the impact or resell it to Planedo.

Accounting treatment:

- **Manufacturer:** Capitalization possible if the impact is part of own value creation.
- **Customer:** May capitalize via PSC-Soft if the impact is contractually transferred and documented.
- **After final validation:** Upward adjustment to the full €2.00 reference value.

Alternative:

The buyer may sell the verified impact back to Planedo for €1.20 per Planedo, resulting in taxable operating income.

Example journal entry (manufacturer):

Dr. 2000 Finished Goods Inventory	€100	
Cr. 0805 Planedo Usage Rights		€100

Example journal entry (customer activation):

Dr. 0805 Planedo Usage Rights	€100	
Cr. 8000 Product Revenue		€100



3.4 Project Pre-Validation (Funding Models)

Process:

Large-scale projects (e.g., renewable energy, restoration, reforestation) generate measurable CO₂e impact.

Planedo validates these projects and allows impact distribution among project sponsors or partners.

Accounting treatment:

- **Project owner:** May capitalize retained impact as intangible asset.
- **Funding partner:** May capitalize proportional PSC-Soft share if rights are transferred.
- **Planedo:** Activates acquired impact in its pool at €1.20 per Planedo.

Example journal entry (project partner):

Dr. 1360 Receivable from Partner	€5,000	
Cr. 5430 Income from Project Impact		€5,000
Dr. 0805 Planedo Usage Rights	€5,000	
Cr. 1360 Receivable from Partner		€5,000

Result:

Impact from projects can either be **capitalized** or **sold**, depending on ownership and contractual allocation.

All transactions are recorded in the Planedo ledger to ensure uniqueness and prevent double counting.

3.5 Validation Costs

Process:

Planedo charges validation fees for scientific assessment, MRV (Measurement, Reporting, Verification), and registry maintenance.

These fees typically range between **€0.20 and €0.50 per Planedo**.

Accounting treatment:

- **In Fiat Minting:** Part of the acquisition cost.
- **In Own Impact Validation:** Included in the €0.30 offset portion (direct expense).
- **In Product or Project Validation:** Recognized either as cost or capitalized component, depending on allocation.

Result:

Validation costs are real expenses forming the economic basis of every verified Planedo.



They ensure the scientific and regulatory validity of the asset and establish the **link between environmental performance and balance-sheet value**.

4. Tax Treatment

The tax treatment of Planedo units follows the general principles of German commercial and tax law.

The decisive factors are whether a **reciprocal exchange of value** exists and whether the unit qualifies as an **intangible asset with future economic benefit**.

Through validation, registry documentation, and contractual transfer, these conditions are met in all Planedo cases.

4.1 VAT Treatment

The VAT treatment depends on the nature of the transaction.

Planedo's services are taxable supplies under the German VAT Act (UStG).

The CO₂e impact itself is **not a separate good**, but rather an integrated component of a service.

Transaction	VAT Liability	Explanation
Fiat Minting (Purchase of Planedos)	Yes	Purchase of an intangible right to verified CO ₂ e impact. Planedo issues an invoice with VAT.
Own Impact (Validation & Re-Minting)	Yes, on the validation/service component (€0.30)	Planedo provides a taxable service (validation, MRV, registry). The offset replaces cash payment.
Product Pre-Validation (PSC-Soft)	No	The CO ₂ e impact is embedded in the product's value; no separate taxable service.
Project Pre-Validation (Funding Models)	No, if non-commercial	Transfer occurs under cooperative or grant arrangements; not a taxable exchange.
Sale of Validated Impact to Planedo (€1.20)	Yes	Taxable sale of verified impact; Planedo issues a credit note with VAT.

Summary:

VAT applies only where a **service-for-consideration relationship** exists.

This includes validation, registry, or direct purchase (Fiat Minting).

In offset transactions, VAT is calculated as if cash were exchanged — compliant with §3 Abs. 12 UStG (barter-like transactions).



4.2 Income Tax Treatment (HGB / EStG / IFRS)

Transaction	Tax Effect	Treatment
Fiat Minting	Acquisition cost of intangible asset	Capitalized in fixed assets; amortization tax-deductible (§7 EStG).
Own Impact (Validation & Re-Minting)	Creation of intangible asset	Capitalized at €2.00 per Planedo; the €0.30 validation cost is immediately deductible.
Product Pre-Validation	Part of production cost	Included in production cost; can be capitalized proportionally if separately identified.
Project Pre-Validation	Asset or income, depending on contract	Retained rights → asset; transferred rights → taxable income.
Sale to Planedo (€1.20)	Operating income	Taxable income from the sale of verified CO ₂ e impact.

Result:

Activated Planedos qualify as **depreciable intangible assets**.

The recognized value is amortized over its useful life, and validation costs are deductible as direct expenses.

4.3 Planned Amortization (Depreciation)

Planedo units are amortized both commercially and for tax purposes using the **straight-line method**.

The standard useful life ranges from **one to three years**, depending on usage (ESG reporting, supply-chain disclosure, or internal balance).

Example:

Acquisition value: €2,000 (1,000 Planedos à €2.00)

Useful life: 3 years

Annual amortization: €666.67

Journal entry:

Dr. 4830 Amortization of Intangibles	€666.67
Cr. 0805 Planedo Usage Rights	€666.67

Amortization is fully deductible under §7 (1) EStG and reduces taxable profit evenly over the asset's life.



4.4 Special Considerations and Exceptions

- **Not a Financial Instrument:**
Planedos are **not** financial securities or tokenized assets.
They represent usage rights to verified CO₂e impact and are outside the scope of KWG, ZAG, or MiCAR regulations.
- **No Double Benefit:**
For self-generated impact, the full value (€2.00) is capitalized only once;
the offsetting validation expense (€0.30) remains deductible.
- **Planedo Funding Allocations:**
If Planedo provides funding or support for projects, these are recognized as **operating income** by the recipient.
- **Offset Transactions:**
Non-monetary or barter transactions are treated as **taxable exchanges**,
provided both sides can reliably measure the consideration.

4.5 Result

For tax purposes, Planedo units are **depreciable intangible assets** acquired or created through payment or offset.

They are amortized over their economic life, while validation and service costs are immediately deductible.

This makes the tax treatment transparent, compliant with existing accounting standards, and fully aligned with the principles of the German Commercial Code (HGB) and Income Tax Act (EStG).

5. Depreciation and Useful Life

The amortization of Planedo units is based on their **economic useful life** rather than their physical or environmental duration.

While the underlying CO₂e reduction is **permanent in environmental terms**, the **economic benefit** that the company derives from it — for example, through ESG reporting or supply-chain disclosure — is **time-bound**.

5.1 Fundamental Principle

A Planedo is an **intangible asset** representing the right to use verified CO₂e impact. It is not the environmental reduction itself that is capitalized, but rather the **right of economic use and representation** in the company's balance sheet.



Therefore, under §253 (3) HGB, Planedos are classified as **depreciable intangible assets**, since their economic utility is limited to a specific reporting or usage period.

5.2 Planned (Straight-Line) Amortization

Planedos are amortized on a straight-line basis over their expected useful life. The standard range is **one to three years**, depending on how the company utilizes them.

Useful Life	Typical Use Case	Justification
1 year	One-time use in ESG or CSRD reporting	Impact disclosed in a single reporting cycle
2 years	Internal sustainability control and tracking	Ongoing medium-term benefit for internal management
3 years	Strategic use in supply-chain documentation, investor communication, or reserves	Long-term integration into corporate sustainability systems

Example:

Acquisition value: €2,000 (1,000 Planedos @ €2.00)

Useful life: 3 years

Annual amortization: €666.67

Journal entry:

Dr. 4830 Amortization of Intangibles	€666.67	
Cr. 0805 Planedo Usage Rights		€666.67

Amortization reduces both the book value of the asset and taxable profit evenly over the asset's life.

5.3 Impairment (Unplanned Amortization)

An **unplanned or extraordinary amortization** is required if the asset's value permanently declines, such as:

- When the Planedo rights are transferred, consumed, or sold to Planedo,
- When the asset's reporting function is exhausted (e.g., for a closed ESG period),
- Or when a validation is revoked or corrected.

In such cases, the remaining book value must be written down to zero or to its recoverable amount.



5.4 No Amortization for Long-Term Holdings

If a company **holds Planedos as long-term sustainability reserves**, without using them in reporting or any offsetting mechanism, they may be classified as **non-depreciable intangible assets**.

Conditions for this treatment:

- The units remain under company ownership,
- There is **no active use or reporting application**,
- The company has a **documented long-term holding intention** (e.g., ESG reserve account).

In this case, **no scheduled amortization** is applied, but the company must perform an **annual impairment test** to confirm that the carrying value does not exceed the fair value.

This approach aligns with §253 (3) sentence 5 HGB and IAS 36 (impairment review).

5.5 Tax Treatment of Amortization

Planned amortization is **fully deductible** as an operating expense under §7 (1) EStG. It reduces taxable income in a predictable manner and supports consistent year-on-year financial performance.

The associated validation or service costs (e.g., the €0.30 offset component) are also immediately deductible in the year incurred.

5.6 Summary

Type of Planedo	Usage	Accounting Treatment	Amortization
Fiat Minting (Purchase)	Limited use for ESG/CSRD	Capitalized at €2.00, straight-line amortization	1–3 years
Own Impact (Validation & Re-Minting)	Internal reduction validated	Capitalized at €2.00, €0.30 cost expensed, amortization	1–3 years
Product or Project Pre-Validation (PSC-Soft)	Activated after final minting	Partial recognition, amortized after full validation	1–3 years
Long-Term Holding (Reserve Account)	No use, reserve purpose	No amortization, annual impairment test	–

Result:

A Planedo's **environmental impact is permanent**, but its **economic usefulness to the**



company is finite.

Amortization applies to the **business utility period**, not the physical CO₂e reduction.

This approach ensures that Planedo assets are valued prudently, remain audit-compliant, and align with both HGB and IFRS accounting principles.

6. Documentation Requirements

The capitalization of Planedo units requires clear, traceable, and auditable documentation. Because Planedos represent a **new category of intangible assets**, a complete chain of evidence — from creation to valuation to utilization — is essential for acceptance by auditors, regulators, and tax authorities.

Each activated Planedo must be supported by documentation proving its origin, validation, registry entry, and use.

Planedo provides companies with standardized validation and reporting tools to ensure compliance.

6.1 Required Evidence

For each Planedo unit recorded in the balance sheet, the following documents must be available:

1. Validation Report

- Proof of CO₂e reduction, measurement method, data source, and scientific verification.
- Forms the primary evidence of impact creation and eligibility for registration.

2. Planedo Ledger Extract

- Official registry record containing:
 - Unit ID and quantity (10 kg CO₂e per Planedo)
 - Validation source and timestamp
 - Owner identification and transfer log
 - PSC type (PSC, PSC-Plus, or PSC-Soft)
- Serves as the unique identifier for the intangible asset.

3. Offset Documentation (for self-generated impact)

- Credit note (€1.70) and re-minting record (€2.00) confirming the internal acquisition process.
- Evidence that a verifiable transaction under §255 HGB occurred (acquisition through exchange).

4. Invoice (for direct purchase)



- Planedo invoice showing total amount and VAT.
- Proof of entitlements and contractual rights acquired.

5. **PSC Documentation**

- Record of the Planedo Service Credit, including allocation and remaining balance.
- Demonstrates the ongoing economic benefit of the asset (e.g., offset against SLA services).

6. **Amortization Schedule**

- Overview of initial acquisition value, depreciation method, and remaining book value.
- Supports audit trail for planmäßige Abschreibung (planned amortization).

7. **Balance Sheet Disclosure Text / Notes**

- Narrative section in the notes explaining the recognition, valuation, and amortization policy.
- Disclosure required under §285 No. 13 HGB (explanation of intangible assets).

6.2 **Example Disclosure Text (Notes Section)**

Planedo Usage Rights

During the financial year, Planedo units (each representing 10 kg of validated CO₂e reduction)

were capitalized with a total acquisition value of [amount].

These units represent verified sustainability performance created internally or acquired externally and are recorded in the Planedo ledger.

They are used for sustainability reporting, internal carbon accounting, and Planedo service offsets.

Amortization is applied on a straight-line basis over [1–3] years.

Validation and system costs are expensed in the year of acquisition.

6.3 **Audit and Internal Control Considerations**

Auditors and internal control teams will typically review the following aspects:

- **Origin Verification:** Validation report, registry entry, and credit note (for self-generated impact).
- **Valuation Accuracy:** Proper documentation of acquisition or offsetting values (€1.70 / €2.00 / €0.30).



- **Ownership and Control:** Evidence of registry assignment and access rights.
- **Separation of Costs:** Clear differentiation between capitalized value (€2.00) and immediately expensed components (€0.30).
- **Amortization Logic:** Consistent application of useful lives (1–3 years) and impairment procedures.
- **Compliance:** Documentation aligned with GoBD, CSRD, and ESRS data standards.

Planedo provides standardized documentation packages to simplify audits and ensure compliance with both financial and sustainability reporting frameworks.

6.4 Result

Proper documentation ensures that Planedo assets are:

- **Legally valid** (documented acquisition and control),
- **Economically justified** (verifiable valuation and ongoing benefit), and
- **Auditable** (complete trail from validation to reporting).

By maintaining complete records, companies can ensure that their Planedo units withstand external audits, meet CSRD and ESRS documentation standards, and bridge the gap between environmental performance and financial reporting integrity.

7. CFO Benefits

Integrating Planedo units into the company's accounting and reporting system transforms sustainability from a cost factor into a measurable financial asset.

For CFOs, Planedo provides a standardized framework to quantify, recognize, and manage ESG performance within the same structures used for financial assets.

7.1 Balance Sheet Advantages

- **Sustainability as an Asset, Not an Expense**
Expenditures on CO₂e-reducing activities no longer appear merely as operational costs.
Once validated, they create a **capitalizable intangible asset** that increases the company's total assets — without immediate cash outflow.
- **Predictable Amortization**
Straight-line amortization over 1–3 years allows CFOs to plan ESG-related expenses as part of their regular depreciation schedules.



This provides budget stability and aligns ESG investment cycles with traditional CAPEX management.

- **Improved Equity Ratio**

By capitalizing sustainability performance, the balance sheet expands on the asset side while equity remains stable, improving leverage metrics and enhancing the company's creditworthiness.

- **Enhanced Transparency**

Each Planedo unit is registered, validated, and auditable, providing a traceable asset structure — a clear advantage over unverified or aggregated sustainability spending.

7.2 Tax and Economic Advantages

- **Tax Recognition**

Planedos qualify as **depreciable intangible assets**; amortization is tax-deductible, and validation costs are immediately deductible as operating expenses.

- **No Cash Impact**

When created through internal measures, Planedos are acquired via **offset transactions**, not cash payments. The company thus strengthens its asset base without affecting liquidity.

- **Long-Term Value Creation**

Documented CO₂e reductions become a **verifiable contribution to enterprise value**, supporting investor confidence, ESG ratings, and compliance with the EU Taxonomy.

7.3 Strategic Benefits for CFOs

- **Integrating Sustainability into Financial Language**

Planedo enables CFOs to treat sustainability investments with the same financial logic as any other intangible asset — with defined value, useful life, and amortization.

- **Audit and CSRD Readiness**

The Planedo registry and validation framework provide a fully auditable trail for ESG performance, meeting the documentation and verification requirements of CSRD and ESRS.

- **Strengthened Corporate Valuation**

Verified CO₂e impact can be recognized as part of the company's intangible asset



portfolio,
contributing to long-term valuation and competitive differentiation.

- **Stakeholder Communication**

CFOs can demonstrate that sustainability performance is not only ethically relevant but also **financially material**.

Planedo translates environmental impact into quantifiable financial metrics, suitable for investors, auditors, and rating agencies alike.

7.4 Summary of CFO Benefits

Area	Benefit
Balance Sheet	Capitalization of sustainability assets – ESG becomes tangible value
Income Statement (P&L)	Spread of costs through amortization rather than one-time expense
Tax	Amortization is deductible; validation costs immediately deductible
Liquidity	No cash impact through internal offset (PSC-Plus)
ESG / CSRD	Fully auditable, registry-based proof of CO ₂ e impact
Investor Relations	Transparency and traceability of sustainability performance
Corporate Value	Verified impact integrated into the company's intangible asset base

Result:

For CFOs, Planedo introduces a paradigm shift:

from ESG cost to ESG capital.

By transforming validated CO₂e impact into auditable, amortizable balance sheet assets, Planedo enables sustainability to be managed, verified, and reported using the same rigor as financial assets —

establishing a direct, measurable link between climate performance and corporate value.

8. Summary

Planedo transforms verified environmental performance into a **recognizable and auditable balance sheet asset**.

Companies can now record CO₂e reductions not merely as sustainability achievements but as tangible **economic value** that appears on the balance sheet, strengthens equity metrics, and supports corporate valuation.

Through a structured process of **validation, registry entry, and accounting recognition**, Planedo creates a seamless link between environmental and financial reporting — compliant with HGB, IFRS, and CSRD principles.



8.1 Core Mechanism

Each Planedo unit represents **10 kg of verified CO₂e reduction**, with a standardized reference value of **€2.00**.

Validation, registry, and accounting treatment transform the reduction into an **intangible asset** under the category “Planedo Usage Rights.”

For self-generated impact, the transaction is structured as:

- **Credit note (€1.70)** – internal valuation of impact transfer to Planedo
- **Re-minting (€2.00)** – recognition of full reference value upon activation
- **Offset (€0.30)** – validation and MRV costs

This mechanism creates a legally valid acquisition event — without any cash payment — meeting all accounting criteria for capitalization.

8.2 Accounting and Financial Impact

Dimension	Effect
Balance Sheet	Recognition of intangible assets (“Planedo Usage Rights”)
Income Statement	Immediate recognition of validation costs (€0.30) and linear amortization of €2.00 over 1–3 years
Tax	Amortization deductible under §7 EStG; validation costs deductible immediately
Cash Flow	Neutral in offset models; no liquidity impact
Sustainability Reporting	Verified CO ₂ e impact documented and auditable

8.3 Relevance for Companies

Planedo enables companies to:

- **Convert sustainability into measurable assets,**
- **Integrate ESG results into financial statements,**
- **Comply with CSRD and ESRS** requirements through verifiable, registry-based proof,
- and **demonstrate financial accountability** for climate performance.

The system adheres to the core accounting principles of:

Identifiability, Control, Reliable Measurement, and Future Economic Benefit —



the same four pillars that govern the recognition of any intangible asset under HGB and IFRS.

8.4 Overall Conclusion

With Planedo, sustainability becomes a **financial reality**.

Each verified CO₂e reduction transforms into a certified, registrable, and capitalizable unit of value —

bridging the gap between environmental impact and financial performance.

Planedo thus establishes a new, auditable framework where:

- **Environmental impact equals measurable value,**
- **Value creation aligns with verified CO₂e reduction,**
- **and CFOs can manage sustainability as part of corporate capital.**

By aligning ecological integrity with economic transparency,
Planedo provides the financial world with what it has long lacked —
a **common language for sustainability and accounting**.