





OWL - ESG VALUE MINING

Open-mindedness, **W**ell-being, and **L**ong-term thinking are key to embracing ESG values.
(Mente aberta, bem-estar e pensamento de longo prazo são fundamentais para adotar os valores ESG.)

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1. One Page Report A4

Product Description:

The ESG can not be treated by mainstream behavior. The correct way to evaluate and decide about the best initiative and investment has to be based in the best results related with the real ESG value. In this Direction, OWL - ESG VALUE MINING is the platform to support the Journey in Searching and Discovering the best relations between investments and initiatives to promote the best ESG results.

Based in the 17 Sustainable Development Goals from United Nation, OWL search the investments and initiatives by fundamentals, news and indexes to subsidize the best decisions to allocated the capital in a specific initiative and/or define the best investment related with real ESG values.

The main OWL objective is to approach the interest in ESG investments with the real sustainability change makers, providing a platform where the main informations are consolidated for assertive decisions.

Stakeholders:

Regulatory agency (CVM in Brazil), legal regulation agency for collection and use of personal data protection (ANPD in Brazil), Banks, Schools and Educational Institutions.

Clients:

Banks, Enterprises, Investments Agency, Investment Managers, Citizen in general and Fundraisers

Users:

Clients of Banks, Employees and Interested Persons from Enterprises Clients, Investment Managers, Citizen in general and Fundraisers

Monetization:

The value proposal is related to: Access to embracing informations, searching tools and advanced filters for ESG Investments and initiatives, ESG analysis and performance grade for funds and enterprises, training resources in ESG knowledge using the database generated in the platform. Monitoring and alerting the ESG performance investment setup and/or green Project opportunities. Approach between investors and ESG initiatives. Viability and risk analysis. Content marketing, events and webinars. Insightful mediation for carbon credit negotiation, support to crowdfunding in ESG initiatives, mediate payments for environmental services (aka payments for ecosystem services or PES).

The ways to transform the value proposal for monetization: Premium signature; consultancy, advertising and data sales.



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2. Lean Inception

Lean Inception is the effective combination of Design Thinking and Lean StartUp to decide the MVP. It is a collaborative workshop divided into several stages and activities that will guide the team in building the right product.

About the MVP, short for Minimum Viable Product, is the simplest version of the product to be made available to users to validate business hypotheses.

https://miro.com/app/board/uXjVM1XRikU=/?share_link_id=506853807321

2.1. Kickoff

The Lean Inception starts with a kick-off, followed by a sequence of intense activities, and ends with a workshop showcase. The team directly involved with the initiative must participate in all activities; the other interested parties must participate in the kick-off and the showcase, where the expectations and results obtained in the workshop are presented, respectively.

Think big, start small, learn fast!

- 1 Ask the main sponsor of the initiative to open the Lean Inception with a speech about the initiative to be worked on.



- 2 Make a brief presentation about the Lean Inception agenda and the concept of MVP.



- 3 Ask everyone to write their names, using the color that identifies the level of participation.

PO
will
participate
in
all
activities

Scrum Master
will participate
in all activities

Sponsor
will only be in
the kickoff and
showcase

FE Developer
(2)
will only be in
the kickoff and
showcase

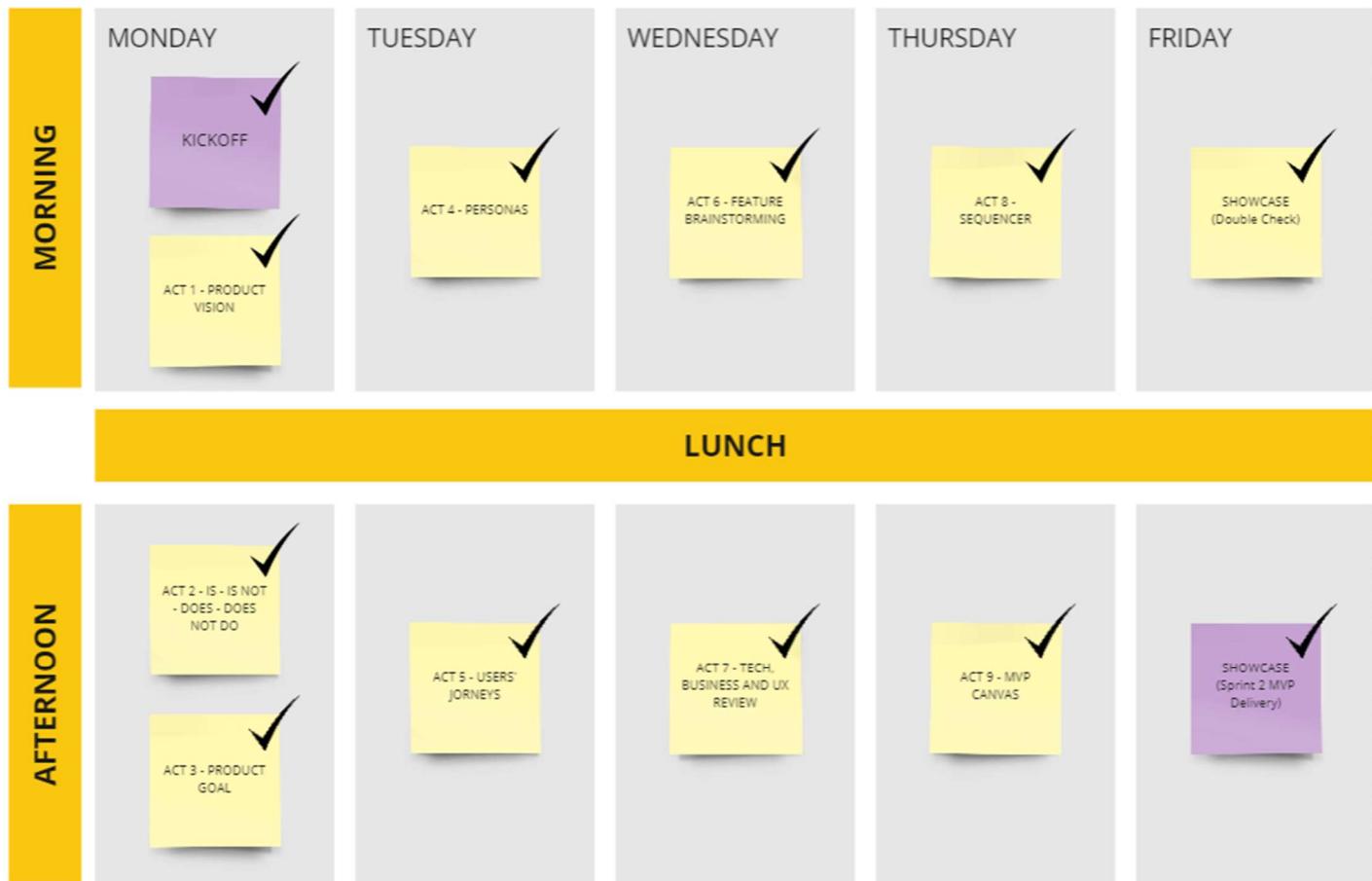
BE Developer
(3)
will only be in
the kickoff and
showcase



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2.2. Agenda





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2.2.1. Activity 1 – Product Vision

THE PRODUCT VISION

For:

Investitors

Educational Institution

Non-Governmental Organization (NGO)

Enterprises

whose:

Difficult to guarantee the best ESG investments

To learn the best way to assure the right investments to the right ESG reason

To find investments to green projects and follow the right application of investments

To find right green projects to invest, to follow the right applications and follow the indicators and news regarding enterprise's brand

the:

OWL - ESG Value Mining

mobile app

that:

To makes it easy to the final Client finds the matches in accordance with its interest

Different from:

There is no an ESG value mining platform known

our product:

maximizes the chances of finding good ESG investments opportunities, relevant green projects and the association between them



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2.2.2. Activity 2 – IS - IS NOT - DOES - DOES NOT DO





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2.2.3. Activity 3 – Product Goals

Show the ESG Investments Performance and Green Project Potential

publicize the app

monetize

Define the Datasets

Advertising in the main ESG channels

sell ad space in agree with the customer performance in the platform

Define the variables to be measure

Contact enterprises with public compromise in ESG

sell ad space for webinars and ESG educational initiatives

Present performance and matches

Contact Educational Institutions

sell analysis and database with the data prospected



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2.2.4. Activity 4 – Personas

Corporate Investor	<p>Profile</p> <ul style="list-style-type: none"> Investment Manager Working for a bank or independent 30 to 40 years old Married Graduated Well informed about investment but not necessarily in ESG 	Private Individual	<p>Profile</p> <ul style="list-style-type: none"> Retiree or planning for over 45 years old Married Grandpa or grandma Well informed about investment in ESG or looking for
Behavior	<p>Needs</p> <ul style="list-style-type: none"> To show ESG investment knowledge for his or her client To create his or her own ESG investment portfolio To receive alert for any news for his or her portfolio 	Behavior	<p>Needs</p> <ul style="list-style-type: none"> Idealist Lifelong Learner Demanding Analytical Detail-oriented

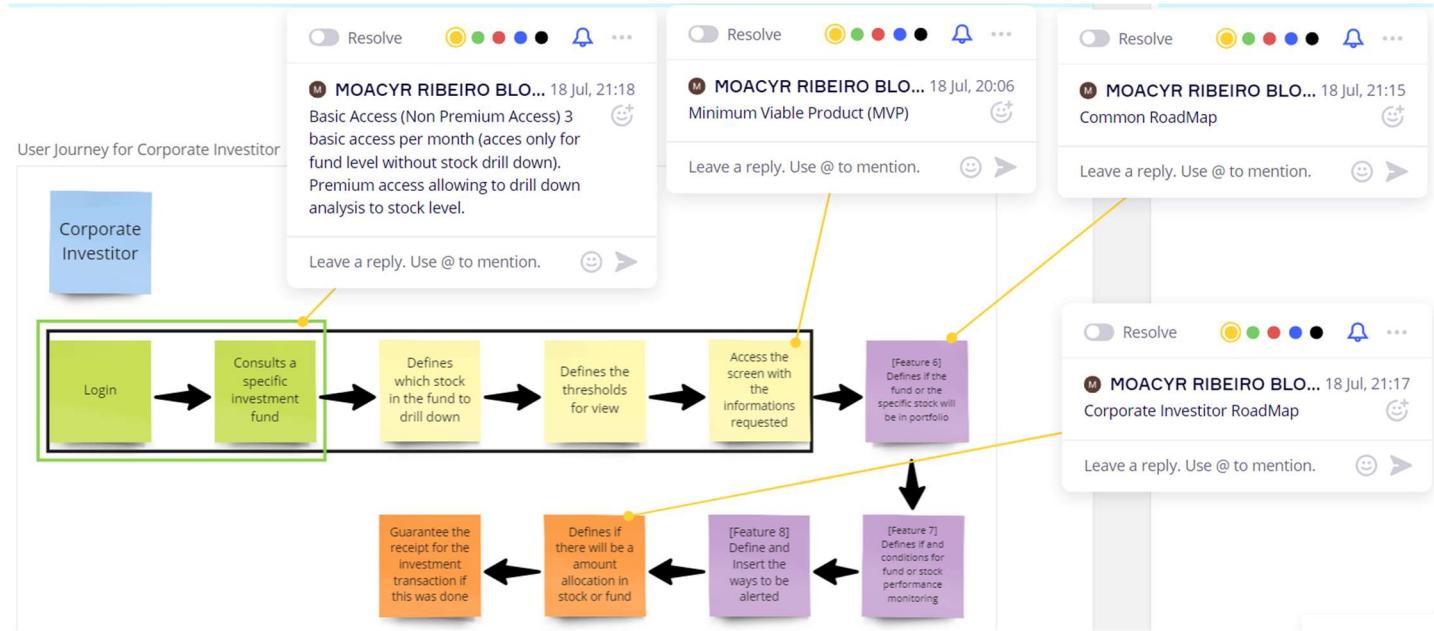
FundRaiser	<p>Profile</p> <ul style="list-style-type: none"> Enterprises, Non governmental Institutions or Non profit Institutions
Behavior	<p>Needs</p> <ul style="list-style-type: none"> Find a investment source committed with ESG Guarantee ways against greenwashing Establish Technical Contact with the investments sources



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2.2.5. Activity 5 – Users' Journeys



User Journey for Private Individual

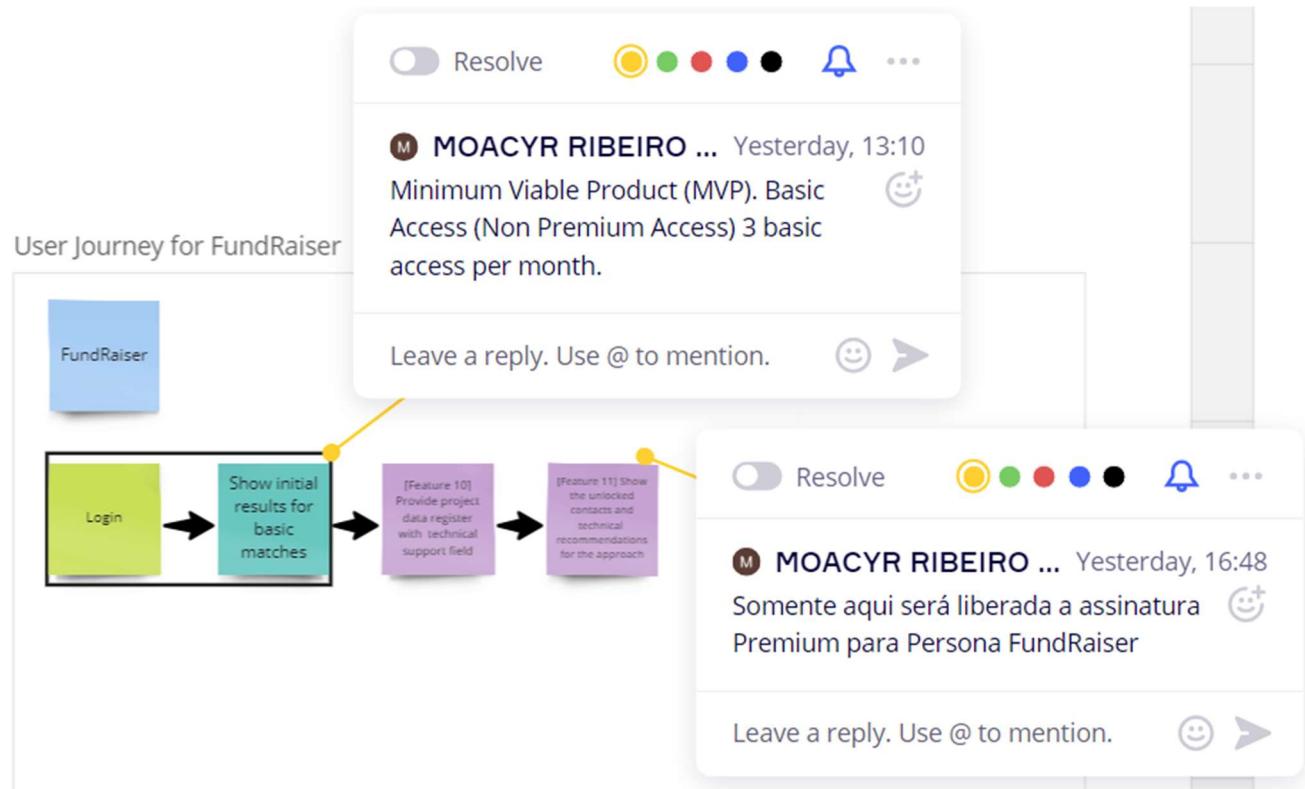
```

graph LR
    A[Login] --> B[Consults a specific investment fund]
    B --> C[Defines which stock in the fund to drill down]
    C --> D[Defines the thresholds for view]
    D --> E[Access the screen with the informations requested]
    E --> F[Feature 6: Defines if the fund or the specific stock will be in portfolio]
    F --> G[Feature 7: Defines if and conditions for fund or stock performance monitoring]
    G --> H[Feature 8: Define and Insert the ways to be alerted]
    H --> I[Guarantee the receipt for the investment transaction if this was done]
    I --> B
  
```



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2.2.6. Activity 6 – Feature Brainstorm

[Feature 1] Check user register (Premium, Basic Non exist). If Basic => inform the quantity of accesses still allowed. If Non Exist => open a register screen and save the user's data in database. Premium => Welcome.

[Feature 3] Show the stocks related to the fund selected and permit to choose each one stock per time.

[Feature 9] Match searching considering the common infos between project description and the data registered by corporate investitor and private individual and the kind of searches performed by them.

[Feature 2] Provide the combo to insert the fund or fundraiser identification, search and show the fund's infos.

[Feature 4] Show the threshold options to search the stock's infos.

[Feature 5] Apply the thresholds and show the infos related for selected stock.



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2.2.7. Activity 7 – Technical, Business and UX Review





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2.2.8. Activity 8 – Sequencer





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2.2.9. Activity 9 – MVP Canvas

MVP PROPOSAL

What's the Proposal for this MVP?

Check the level of interest in the ESG themes and investment opportunities.

1

SEGMENTED PERSONAS

Who is this MVP for? Can we segment and test this MVP in a smaller group?

Employee Resource Group (ERG) aka Identityism

Investitor Perfil (Bold or Conservative)

Level of ESG themes knowledge

Geographic Location (Zip Code and Region)

Industry, Sector and Enterprise Size

Values and Motivation (Legacy, Retirement, others)

2



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JOURNEYS

What journeys are going to be improved with this MVP?

3

The MVP will implement 50% of Corporate Investor journey, 63% of Private Individual journey and 50% of FundRiser journey. Hopefully all of them will be improved in each specific journey.

FEATURES

What are we building in this MVP? Which actions are going to be simplified or improved in this MVP?

4

Concatenation between stocks and funds, making possible to see the real ESG performance for each one.

Generate a Database for Green Projects Proposals.

Generate a Database for ESG investment performance and for different kinds of ESG theme of interest.

Generate a Database with summary of cases related with the best initiatives for ESG best results.



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EXPECTED RESULT

What learning or result we are seeking in this MVP?

5

Learning the best datasets to measure ESG performance by funds and stocks.

Learning the best variables to be used to measure the performance of ESG investments.

Learning the real interest of different society agents for ESG Themes.

METRICS TO VALIDATE THE BUSINESS HYPOTHESES

How can we measure the results of this MVP?

Number and kind of users registered.

Number of app downloads in the play store.

Number of matches registered in the database for projects and investments.

6



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COST & SCHEDULE

What is the expected cost and due date of this MVP? When can we look at the data for validating it? Is there any schedule constraint?

There are 6 (six) features for the MVP. Considering one Sprint per feature, each Sprint of 2(two) weeks, a margin of 2 (two) weeks for the schedule, the estimation is 3 (three) months and a half max.

The main possible constrain is the difficult to access the dataset for the fund and stocks data.

The initial cost evaluation:

- > OpEx - US\$5k/month (for Database in cloud)
- > CapEx - US\$60k (for workforce (1PO, 1SM, 2FE and 3BE) for a period of 3 (three) months and a half)

The initial revenue evaluation:

- > Premium signature - US\$5/month
- > Advertising - US\$0,50/click
- > Consultancy - US\$25/hour

SOURCE: Internet

7



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3. Product Backlog

<https://blondetmr.atlassian.net/jira/software/projects/OEVM/boards/3/backlog?epics=visible>

Projects / OWL - ESG Value Mining
Backlog

Epic Issues without epic +2

Epic

- + Create epic
- Issues without epic**
- > **MVP**
- > **Increment 1**
- > **Increment 2**
- > **Enabler**
- > **Req NÃO Funcional**
- + Create issue

Sprint 1 31 Jul – 14 Aug (5 issues)

Delivery Feature 1

- OEVM-45 Feature 1 - Login / Criar tela de login **MVP**
- OEVM-52 Feature 1 - Login / Criar ambiente de usuário **MVP**
- OEVM-42 Feature 1 - Login / Criar tabelas de usuários **MVP**
- OEVM-43 Levantamento e tratamento dos Datasets a serem utilizados **ENABLER**
- OEVM-44 Criação de base de dados de notícias **ENABLER**

72 0 0 Start sprint ...

Backlog (13 issues)

- OEVM-13 O sistema deve ser capaz de suportar 1000 usuários simultâneos **REQ NÃO FUNCIONAL**
- OEVM-14 O sistema deve ser capaz de processar 20.000 requisições por minuto. **REQ NÃO FUNCIONAL**
- OEVM-17 Feature 1 - Login / Criar sistema de pagamentos de assinatura **MVP**
- OEVM-19 Feature 2 - Consults a specific investment fund **MVP**
- OEVM-20 Feature 3 - Defines which stock in the fund to drill down **MVP**
- OEVM-21 Feature 4 - Defines the thresholds for view **MVP**
- OEVM-22 Feature 5 - Access the screen with the informations requested **MVP**
- OEVM-23 Feature 6 - Defines if the fund or the specific stock will be in portfolio **INCREMENT 1**
- OEVM-24 Feature 7 - Defines if and conditions for fund or stock performance monitoring **INCREMENT 1**
- OEVM-25 Feature 8 - Define and Insert the ways to be alerted **INCREMENT 2**
- OEVM-26 Feature 9 - Show initial results for basic matches **MVP**
- OEVM-27 Feature 10 - Provide project data register with technical support field **INCREMENT 2**
- OEVM-28 Feature 11 - Show the unlocked contacts and technical recommendations for the approach **INCREMENT 2**

0 0 0 Create sprint ...

Above the Features identification related to **MVP Epic (F1, F2, F3, F4, F5 e F9)**.

Feature 11 is the milestone to make available the **Premium signature for FundRaiser Persona**. With the F11, it will be possible to match needs from the specific Project registered by Fundraiser and the interest from Corporative Investitor.



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4. Sprint 1 Backlog

The **Sprint 1** consider the initial part of **F1 (3 USs)** and **2 Enablers**. The team is formed by: 3 BE developers, 2 FE developers, 1 PO e 1 SM. Each development team member has Around the same amount of Story Points (12 to 15).

Projects / OWL - ESG Value Mining

Backlog

Jira backlog interface showing the Sprint 1 backlog for the OWL - ESG Value Mining project. The backlog is organized into epics and issues. The sprint summary shows 72 total story points, 0 done, and 0 in progress.

Epic	Issue Details	Story Points	Status	Priority
MVP	OEVM-45 Feature 1 - Login / Criar tela de login (MVP)	12	TO DO	F
Increment 1	OEVM-52 Feature 1 - Login / Criar ambiente de usuário (MVP)	15	TO DO	F
Increment 2	OEVM-42 Feature 1 - Login / Criar tabelas de usuários (MVP)	15	TO DO	B
Enabler	OEVM-43 Levantamento e tratamento dos Datasets a serem utilizados (ENABLER)	15	TO DO	B
Req NÃO Funcional	OEVM-44 Criação de base de dados de notícias (ENABLER)	15	TO DO	B

Issues without epic:

- > MVP
- > Increment 1
- > Increment 2
- > Enabler
- > Req NÃO Funcional

Backlog (13 issues):

Detailing the US1 in the Feature 1

<https://blondetmr.atlassian.net/browse/OEVM-45>

Projects / OWL - ESG Value Mini... / OEVM-6 / OEVM-45

Feature 1 - Login / Criar tela de login

Feature details for OEVM-45: Feature 1 - Login / Criar tela de login. The feature description is "Criação das telas para login, primeiro login e cadastro ou atualização." Child issues include OEVM-46, OEVM-48, and OEVM-49.

Child issue	Description	Order by	% Done
OEVM-46 Criar tela principal de login	TO DO	4	
OEVM-48 Criar tela de "esqueceu senha?"	TO DO	4	
OEVM-49 Criar tela inicial de registro de usuário com identificação da persona	TO DO	4	



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All stories in Sprint have all itens in DoR checked.

Definition of Ready (DoR)

- Story Points foram estimados
- O Épico está corretamente linkado
- A descrição foi detalhada e os critérios de aceitação foram definidos
- Responsável definido

Critérios de Aceitação

- DADO que ao acessar a plataforma QUANDO utilizando um dos browsers válidos ENTÃO visualizo a tela de login com os campos de usuário e senha, além dos links de "esqueceu senha?" e "novo usuário".
- DADO que ao preencher os campos de usuário e senha QUANDO da tela inicial carregada pelo browser ENTÃO recebo uma mensagem de erro para usuário ou senha inválidos, uma vez não cadastrado um destes, ou realizo o login na plataforma acessando a próxima tela de interação para o meu respectivo tipo de assinatura (Básico ou Premium).
- DADO que ao clickar no link "esqueceu senha?" QUANDO do esquecimento da senha ENTÃO é solicitado que insira um e-mail cadastrado, e se este estiver cadastrado, será enviada uma senha randômica ao endereço, ou uma mensagem de erro caso o endereço fornecido não esteja cadastrado.
- DADO que ao clickar no link "novo usuário" QUANDO da tentativa de cadastro dos meus dados ENTÃO abre-se uma tela de cadastro para que eu informe qual dos 3 (três) tipos de persona sou (Corporate Investitor, Private Individual ou FundRaiser), dependendo de qual persona for definida, uma nova tela com o respectivo formulário de acordo com a persona (de acordo com as bases de dados geradas, vide Feature 1 - Login / Criar tabelas de usuários) será aberta.

Definition of Done (DoD)

- Todas as regras de negócio foram atendidas
- Atendimento a ISO 25010 (Software Product Quality Model)
- Todos os aspectos da LGPD foram observados
- Troca de informações entre browser e servidor devem ser criptografadas por https
- Build do projeto sem warnings
- Testes unitários escritos e passando
- Testes de integração passando
- Testado nos dispositivos e browsers suportados
 - Hide description** ▾
 - Chrome
 - Safari
 - Firefox
 - Edge
- QA performed
 - Hide description** ▾
 - Accessibility check
 - Security review
 - Performance concerns
- Documentação atualizada
- Código revisado aos pares
- Ok do UX designer
- Ok do Product Owner



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Projects / OWL - ESG Value Mini... / OEVM-12 / OEVM-43

Levantamento e tratamento dos Datasets a serem utilizados

Attach Add a child issue Link issue Add Checklist ...

Description

Identificar as bases de dados a serem utilizadas no levantamento dos dados de performance dos fundos de investimento e ações relacionadas aos mesmos. Realizar o ETL das bases e automatização de atualização (Preferencialmente por API). Definir as variáveis de avaliação de performance dos fundos e ações.

Child issues

Order by ... +

0% Done

<input type="checkbox"/> OEVM-29	Busca e acesso ao dataset de fundos de investimentos (CVM)	<input type="button"/> 1	<input type="button"/> B	<input type="button"/> TO DO
<input type="checkbox"/> OEVM-30	Busca e acesso ao dataset referente às ações (B3)	<input type="button"/> 1	<input type="button"/> B	<input type="button"/> TO DO
<input type="checkbox"/> OEVM-31	ETL e automatização de acesso aos dataset (pref. por API)	<input type="button"/> 8	<input type="button"/> B	<input type="button"/> TO DO
<input type="checkbox"/> OEVM-35	Definição das variáveis de performance de cada fundo e ação e sua relação com os 17 ODS.	<input type="button"/> 5	<input type="button"/> B	<input type="button"/> TO DO

All enablers in Sprint have all itens in DoR checked.

Definition of Ready (DoR)

- Épico está corretamente linkado
- Story Points foram estimados
- A descrição foi detalhada e os critérios de aceitação foram definidos
- Responsável definido

Definition of Done (DoD)

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5. Wireframes and Layout

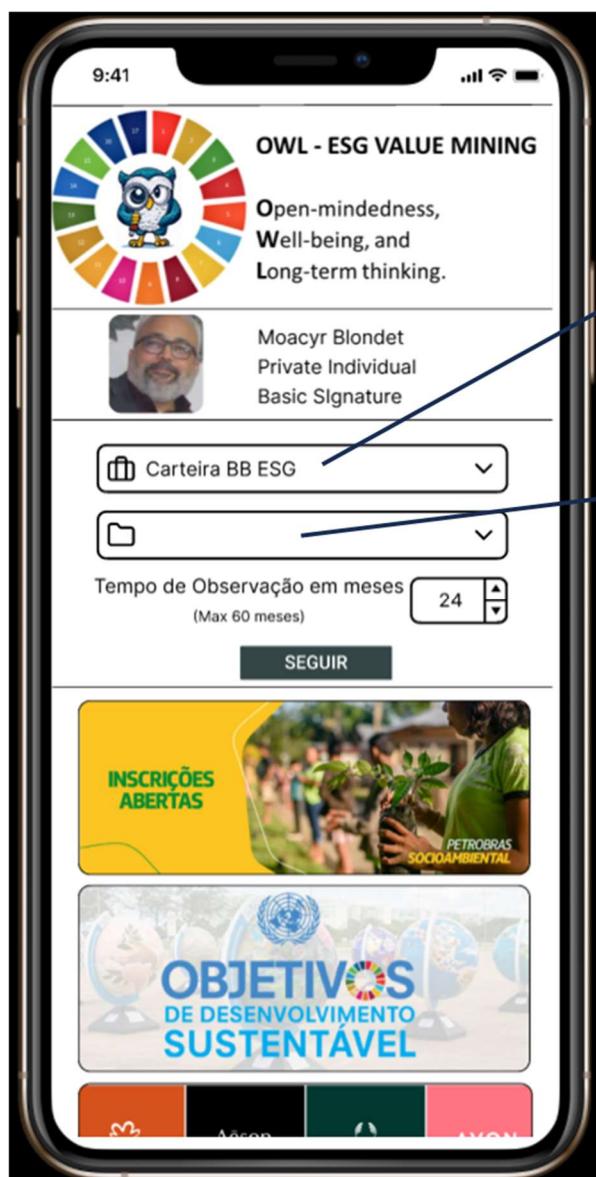
The layout was designed for the specific product definitions: for Private Individual persona with Basic signature





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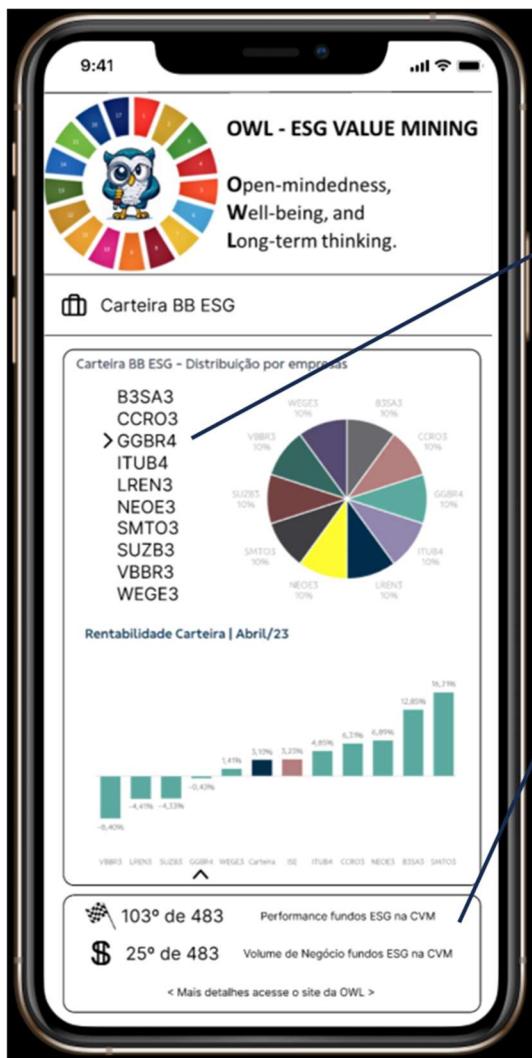
Inserir o nome do fundo de investimento que se deseja pesquisar

É possível escolher uma ação específica, do fundo selecionado ou permitir que se busque por todas as ações o fundo



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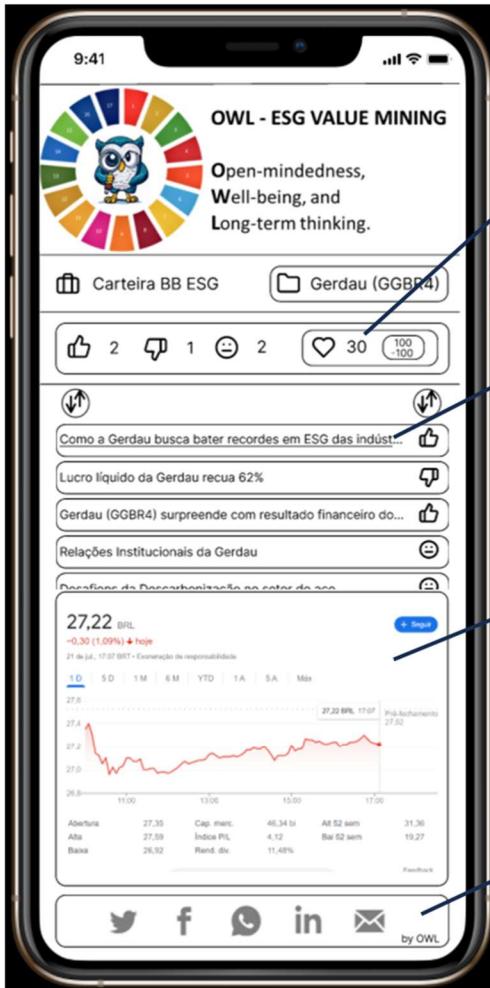
É possível escolher uma ação específica que se queira realizar o drilldown.

Também é possível ter um “kankeamento” do fundo em relação aos demais fundos ESG cadastrados na CVM.



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É feito um cálculo de Net Promoter Score (NPS) para a empresa da respectiva ação é este é utilizado para um “rankeamento”

Notícias relacionadas à empresa da respectiva ação são avaliadas e consideradas como detratoras, promotoras ou neutras para o áclculo dp NPS da ação específica.

Também pode se observar o desempenho da ação em específico e até mesmo avaliar possíveis correlação de performance com algum evento reportado na mídia.

É possível compartilhas as informações adicionando alguma análise, divulgando a origem do conteúdo (OWL).



OWL - ESG VALUE MINING

Open-mindedness, **W**ell-being, and **L**ong-term thinking are key to embracing ESG values.
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6. References

There were templates created for each kind of acceptance procedure check:

Templates	Created by	Default	Actions
Critérios de Aceitação	DEFAULT Moacyr	Set default 1	Edit Rename Delete
Definition of Done (DoD)	DEFAULT Moacyr	Set default 2	Edit Rename Delete
Definition of Ready (DoR)	DEFAULT Moacyr	Set default 2	Edit Rename Delete

Specifically for “Critérios de Aceitação” this was setted up as default only for User Stories. The others two were setted up for User Stories and Enablers.

The paths for deliverables in internet:

GitHub: https://github.com/Moriblo/PUC_Sprint2_MVP/tree/main

Miro: https://miro.com/app/board/uXjVM1XRikU=/?share_link_id=506853807321

Jira: <https://blondetmr.atlassian.net/jira/software/projects/OEVM/boards/3/backlog?epics=visible>

Figma: <https://www.figma.com/file/Jdf5QtS8NxUntcKQuuaXn2/OWL-Design?type=design&node-id=0%3A1&mode=design&t=RVaTQiDy9rr2eX7D-1>