Problem

- Many people, especially young adults (68%), are very conscious about the role they play in the world and want to do their part in turning it into a better place for future generations, and many of them don't know where to begin.
- The main reasons are (Harris poll):
  - Some feel like they don't have money to impact real change - 40%
  - There is also not enough education or knowledge - 34%

Lack of financial inclusivity!

Ideas

We realized how there are boxes in shops to donate change.

Digital banking apps(which 93%* of UK residents use!) have a similar feature, called "Round-ups."

What if those round-ups can be used for something that impacts real change but (maybe) also makes you more money?

-) Impact Investment!

*Statista

Persona

Name: Amber
Age: 21
Occupation: 3rd year student
University: Essex Uni
Major: Media & Data analysis
Job: Waitress in local restaurant
Favourites: local musician
Passion: climate issues

With her limited budget, she started to contribute 1 pound as Patreon to 2 local musicians she likes.

She also feels she wants to do something with climate issues, especially regarding the large corps carbon footprint. She is recycling and reducing meat consumption and wants to do more.

Solution: Banktree

banktree

An app that allows everyone to invest in social and environmental-focused projects and or companies that they are passionate about, using our round-up pot.
-> Novel service & no competition!

Investments can be made either into ESG-focused funds, or micro-lending-focused funds, and in very easy steps.

Make people (at least feel) that what they are doing matters and empower people to make financial and socially sustainable decisions!

Figma demo

1.) Log-in/sign-up

2.) Press "Invest"

3.) Answer multiple choice questions to decide:
- What type of company to invest
- How long to keep stock

4.) Choose bank to withdraw, which direct you to round-up pot

5.) Enter amount to invest

6.) Complete!
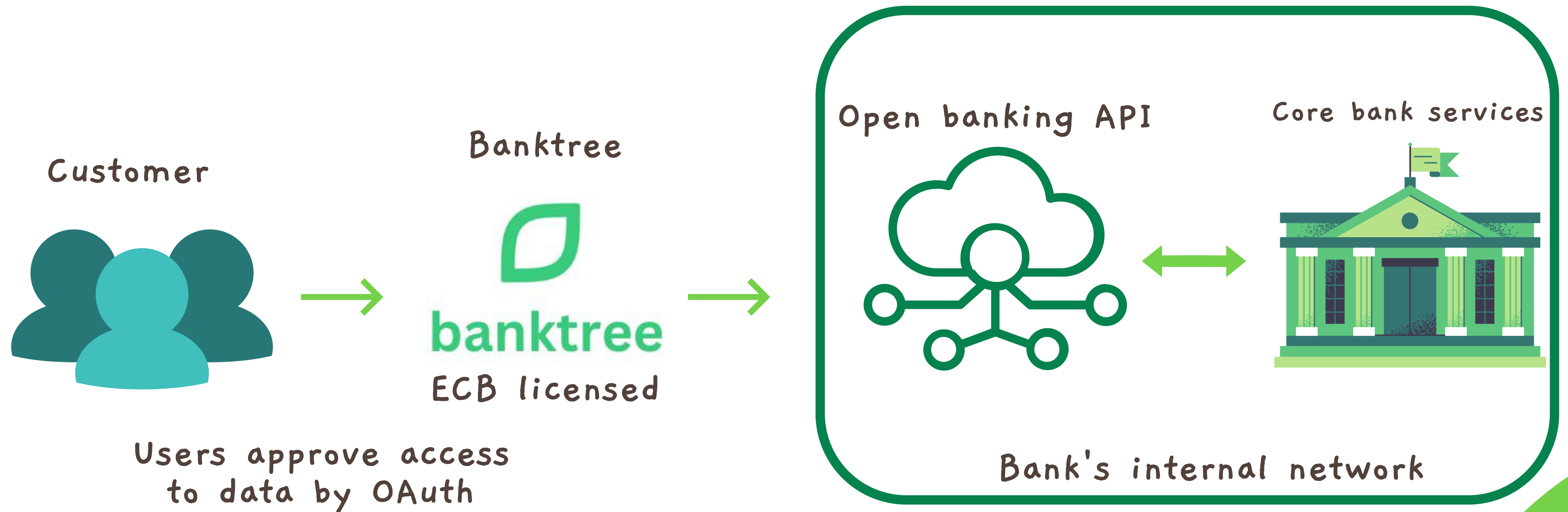
7.) Look at homepage for more info

Python demo

Rough and interactive back-end on user journey of Banktree shown in figma demo

```python
# Bank side: Simple demo of round-up pot

print("*Your bank app*")
roundupPot = 0
purchase = float(input("Money you spent (only in numbers): "))
roundupPot = roundupPot + (math.ceil(purchase) - purchase)
keepPurchase = input("Do you want to keep buying? yes or no: ")

import math
while keepPurchase == "yes":
  purchase = float(input("Money you spent (only in numbers): "))
  roundupPot = roundupPot + (math.ceil(purchase) - purchase)
  keepPurchase = input("Do you want to keep buying? yes or no: ")
else:
  print("Purchase finished")
```

Execution: architect diagram

Customer

Banktree

banktree

ECB licensed

Users approve access
to data by OAuth

Open banking API

Core bank services

Bank's internal network

Traction

1. Product led growth:

   smooth user journey, real time visualisation
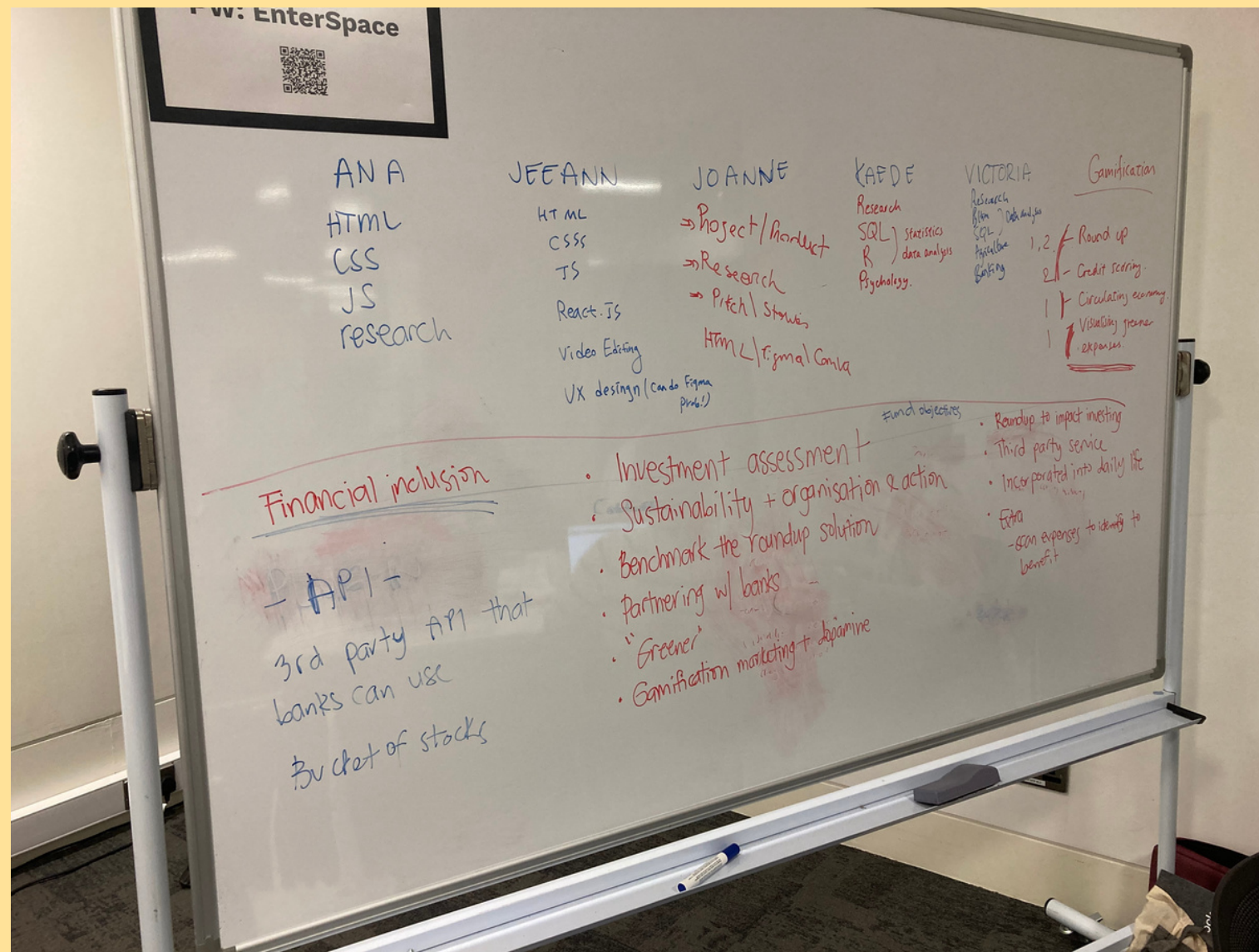
2. Partnering with banks:

   Open banking API, access, plug within moible

   banking

3. Education and gamification:

   scoring, interactive visual

Working as a team

This was most challenging – Discussed for hours for practicality (Hence below whiteboard!)

1 BRAINSTORM IDEAS

Research time then discussion

2 SOPHISTICATE

Elaborate on details and ask for help as group

3 SPLIT THE WORK

Figma demo, presentation, idea consolidation

CHECKLIST

- ☘ Flexibility in options
- ☘ Cybersecurity
- ☘ Working with other banks
- ☘ ECB license
- ☘ Business plan
- ☘ Code app prototype
- ☘

Extensions (if we had more time...)

Thank you!
Any questions?