



KRNY Technologies

MYPLAN8

REMOVE CARBON. RESTORE NATURE.
HELP REVERSE CLIMATE CHANGE.



“ ”

Earth is what we have in common.
- Wendell Berry

Let's be the change we need to be to make it better
for our future generations

OUR VISION IS TO BE

**TO BE AN IMPACT BRAND WITH
THE BEST CLIMATE IMPACT
SOLUTION TO IMPROVE THE
PLANET.**

We are building a platform that will make millions of Indian customers aware of their carbon footprints. It will help to create a harmonised environment in which they can preserve their present world and give it as a gift to their future.





WHAT?

WHAT ARE WE AIMING FOR?

We are facing two interlinked crises, climate breakdown and ecological collapse.

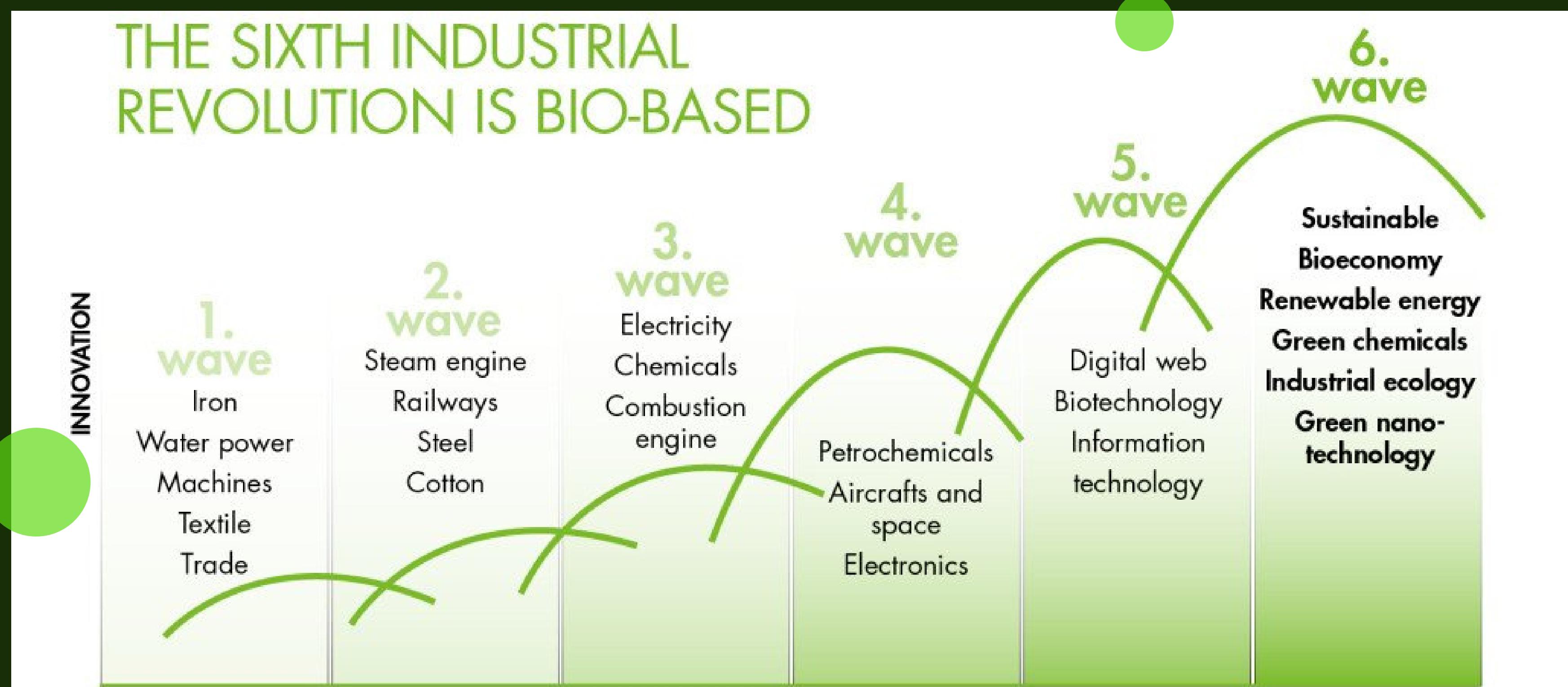
Nature-based solutions can tackle both and contribute:

- **33%** of greenhouse gas mitigation is required by 2030
- However, they receive only **3% of mitigation funding**

Myplan8 seeks to accelerate this crucial funding and bridge this gap.



THE WORLD IS ON THE WAY TO THE 6TH REVOLUTION





INDIAN REGULATORY BODIES ARE WORKING TOWARDS SUSTAINABILITY AND CLIMATE CHANGE

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India aims to reduce carbon footprint by 30-35%:
PM Narendra Modi

Sustainable Development and Climate Change

05
CHAPTER

"You know that India is one sixth of the global community. Our development needs are enormous. Our poverty or prosperity will have direct impact on the global poverty or prosperity. People in India have waited too long for access to modern amenities and means of development. We have committed to complete this task sooner than anticipated. However, we have also said that we will do all this in a cleaner and greener way"

- Prime Minister Narendra Modi (2018)

mint

Home / News / India to stop carbon credit exports until climate goals are met

India to stop carbon credit exports until climate goals are met



Union power minister Raj Kumar Singh, on Monday, made it clear that India will not export any carbon credits until it meets climate goals (Photo: Mint)

1 min read . Updated: 08 Aug 2022, 11:02 PM IST

Nation

Transport Minister Shri Nitin Gadkari launches 'Go Electric' Campaign

written by Praveen Vighre | February 19, 2021

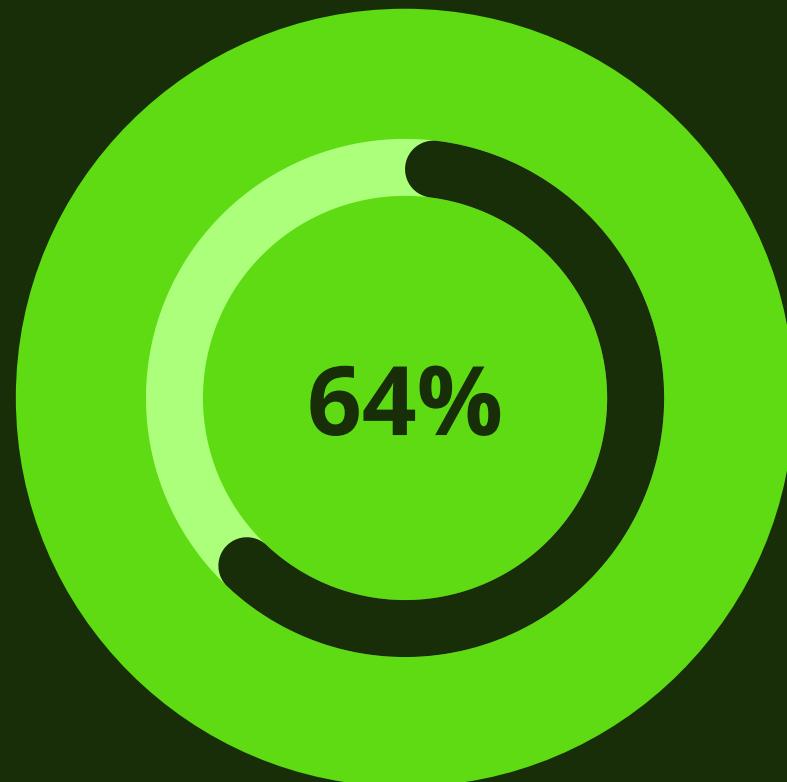


Reserve Bank of India

Discussion Paper
on
Climate Risk and Sustainable Finance

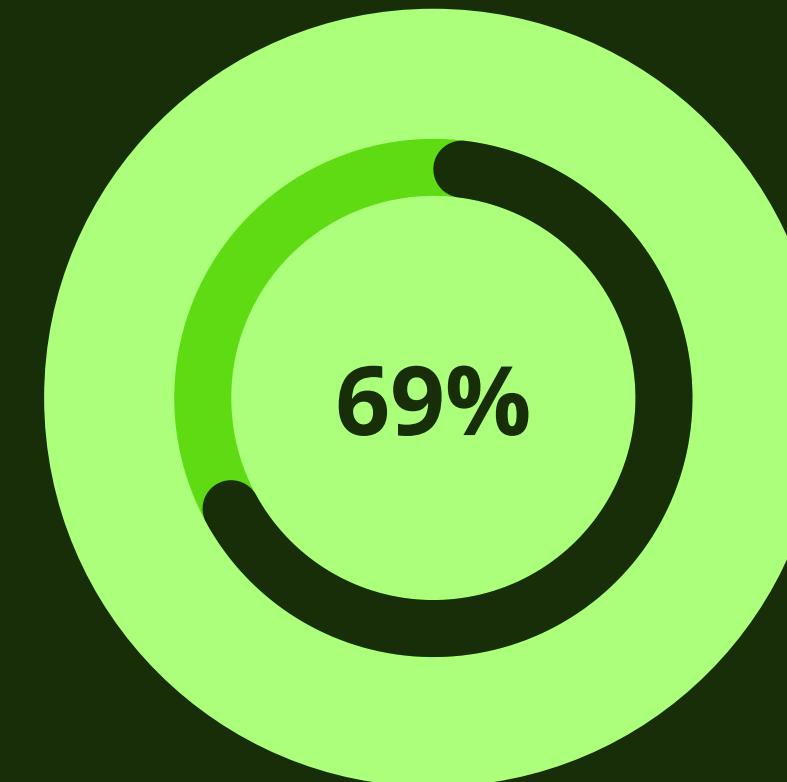
WHY?

MILLIONS OF PEOPLE CAN SAVE THE PLANET, AND MYPLAN8 CAN BRING THE CHANGE



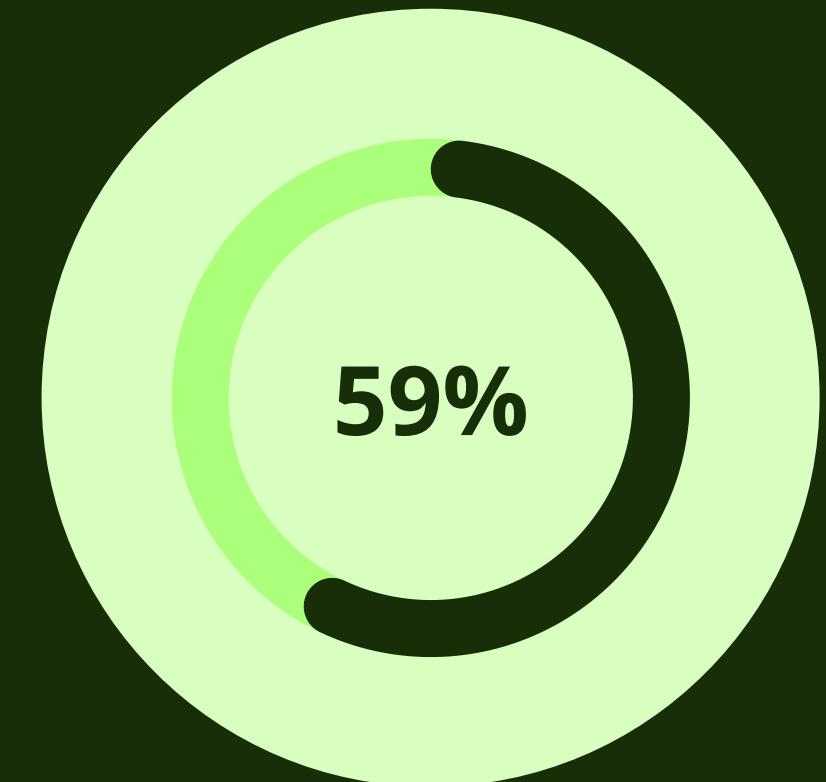
**Climate Conscious
People**

64% people of the total survey size think climate change needs an urgent response



**The Millenials & Young
Market**

69% of 18 to 35-year-old participants consider climate change is a worldwide emergency.

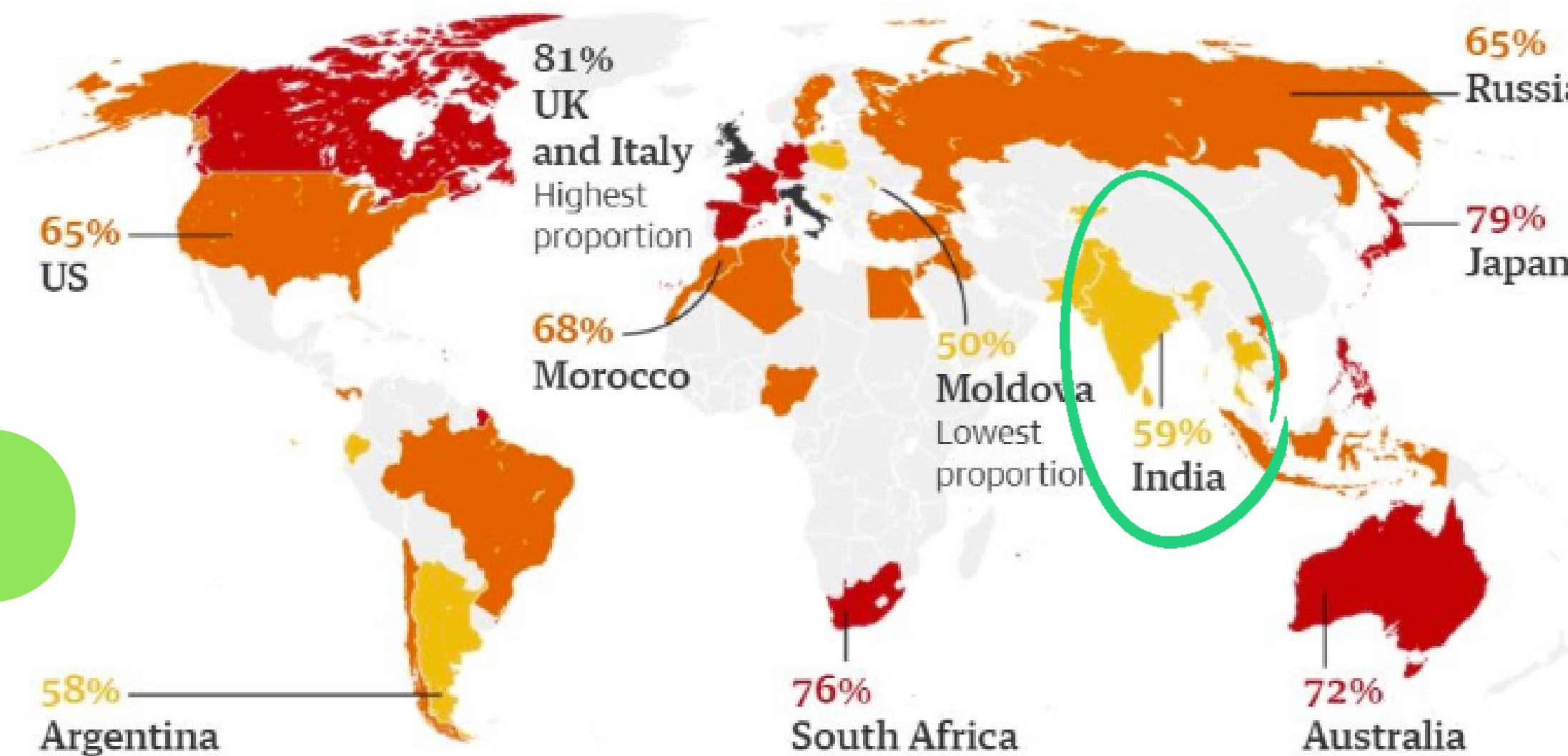


**The Indian
Market**

59% people of the total survey size in India want sustainable alternatives

Two-thirds of people around the world said climate change is a global emergency

Percentage of respondents agreeing that there is a climate emergency



SAVING ENVIRONMENT HAS TO BE THE PRIORITY

A GLOBAL EMERGENCY

A larger population across the world is worried about climate change. While they know a start is required, **they do not know where to begin.**

The data by UNDP shows that **59% Indian** population raised the concern. Hence, we need to raise awareness for the same.



INDIA NEEDS TO MOVE TOWARD GREEN-FINTECH INITIATIVES

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Indian banks are unprepared to fight climate change, report says

TODAY'S PAPER NEWS OPINION BUSINESS SPORT ENTERTAINMENT CROSSWORD+ SCIENCE

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OPINION > EDITORIAL

EDITORIAL

Sticking to commitments: On India's climate change goals

AUGUST 06, 2022 00:10 IST
UPDATED: AUGUST 06, 2022 01:08 IST

Carbon Neutrality by 2070: Banks must factor in climate risks

Twenty-six of the 34 largest Indian banks have no disclosures on Scope 1 and 2 emissions. Only one has made some Scope 3 Category 15 disclosures

May 13, 2022 4:00:00 am



Our analysis shows that barring a few exceptions, most banks have not even begun to consider climate risks, let alone enact policies to mitigate and adapt.



THE SOLUTION

MYPLAN8 APP

TRACK - Carbon footprint tracking linked to lifestyle

A real-time carbon tracking calculator will help individuals understand their lifestyle impact. We are creating awareness and helping them reduce their carbon footprint.

REDUCE - Sustainable Spending

Development of green neo bank links debit, credit and pre-paid cards with ethical alternatives to users' current spending behaviour. Investment options beyond conventional with handpicked 6 Environmental Mega-trends.

OFFSET - Easy options to offset

Simple and easy options to start offsetting and neutralising impact. And, with every stage of our App, this will become more and more refined.



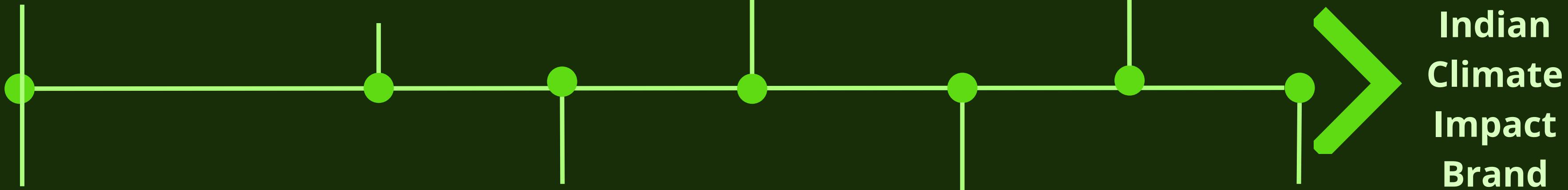
WE'RE NOT AIMING TO BE A BANK, WE ARE A GREEN-TECH INITIATOR

- We will help our users become **more sustainable**, so it's required that we do, too.
- Every user who visits and connects with us through our digital footprints and becomes a member of Myplan8 will result in a carbon footprint. **We will own that, and part of our earnings and profits** will contribute to planting trees and other sustainable solutions.
- We want our users to **take that first step, become aware of their impact**, and make decisions that help to construct our present and create a better future.

STACKING OF PRODUCT = REVENUE SNOWBALLS

NOW:

MVP with Carbon Tracking, Reduction and Offsetting to create sustainability



November'22

New-age Bharat's first green neo bank

Myplan8 Accounts

- Green Salary Accounts
- Green Pension Accounts
- Junior Savings Accounts

Myplan8 Life

- Circular Economy and Sustainable e-commerce

1st
Indian
Climate
Impact
Brand

THE NEXT

NEW-AGE BHARAT'S FIRST GREEN NEO BANK

Greening the economy and helping Earth.

This new debit card saves natural resources. For every rupee spent, Myplan8's green debit card plants a tree.



INVESTING IN 6 MEGATRENDS

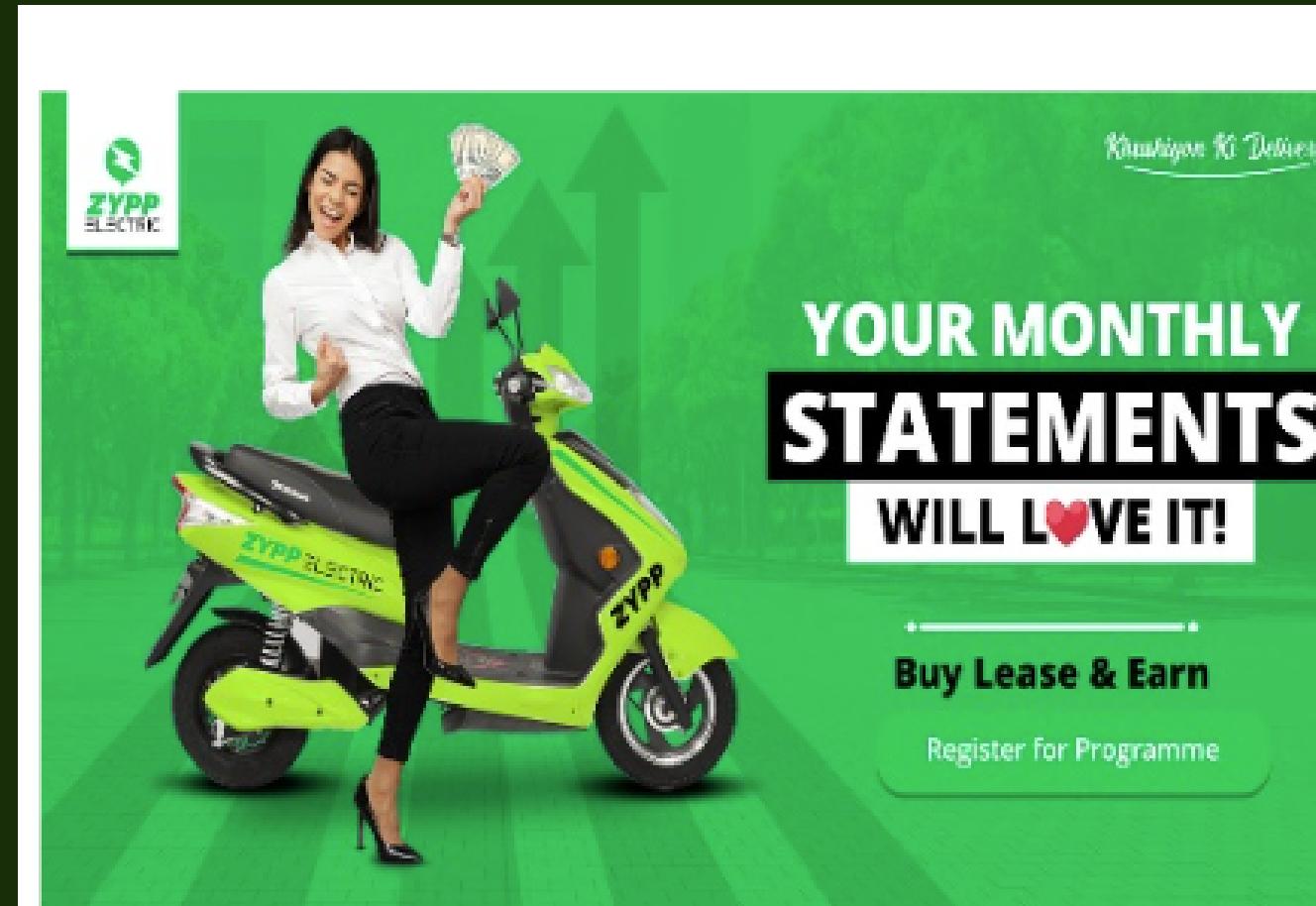
6 climatic Megatrends for the next 30 years - green energy, clean mobility, clean technology, sustainable food, circular economy, and water systems. The Paris Agreement target of net-zero emissions by 2050 requires \$6.5 trillion a year (McKinsey).

<https://www.mckinsey.com/business-functions/sustainability/our-insights/delivering-the-climate-technologies-needed-for-net-zero>



OUR CO-FOUNDER'S
PREVIOUS INITIATIVE

CASE STUDY



Company: Zypp Electric

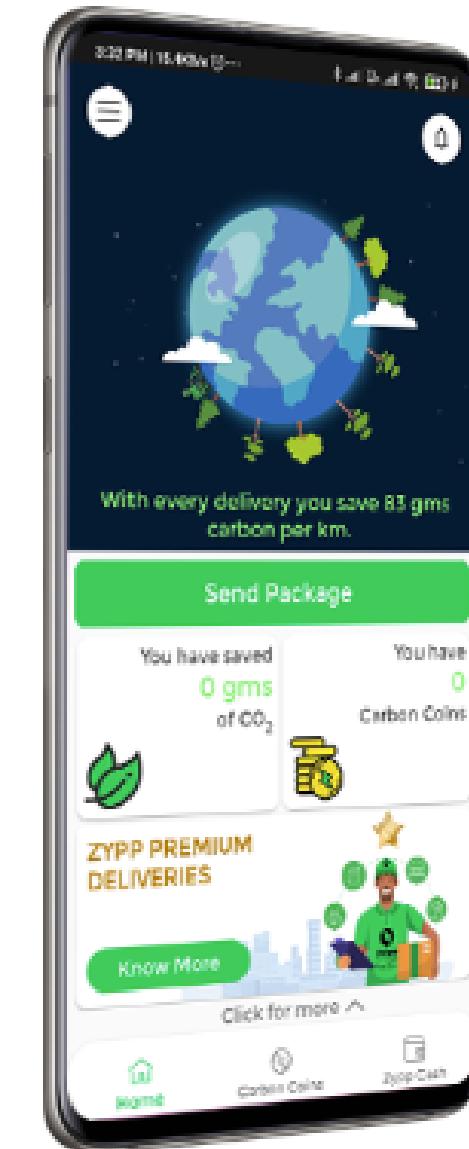
Country: India

Offset: Removed 19,000t CO₂ of embodied carbon.

Impact: Use electric scooter to provide last mile delivery for partners

Overview: Zypp is India's largest electric scooter based last mile delivery partner for online and offline retailers. They make more than 10000 deliveries per day for 200+ partners in the 10 cities of India.

Till now they have more than 2000 fleets on the road to fulfill their orders. They have a plan to grow at 25X in next 4 years.



We have done a pilot
with **45 e-scooters**



Investment: ₹ 26,55,000 (approx.)

No. of e-scooters: 45

Return: 20.1% (approx.)

Monthly pay: ₹ 48,000 (approx.)

Tenure: 36 month

Carbon offsetting: 2002.5 kgs.

FUNDING

THIS FUNDING WILL HELP US SUPERCHARGE OUR GROWTH

PRODUCT **30% Allocation**

Launching New-age Bharat's 1st evergreen neo bank offering green debit cards, leading to spend-based tracking and offering better sustainability alternatives.

TEAM **30% Allocation**

Expanding our in-house team with experts, and enthusiastic talent to help us scale faster.

MARKETING **40% Allocation**

To create a strong close user group and to drive growth amongst eco-conscious consumers, using best in class digital marketing practices.

OUR EARTHIANS

A team of fellow Earthians who are environment enthusiasts finding a greener way of leaving a legacy that matters.

As a founding team of 4, we withhold more than 45 years of combined experience; all our co-founders are from Premium B-schools and Technical Institutions. Each of us comes from a domain speciality of our own - technology, digitisation, building digital ventures, consumer-based branding and marketing, and various product development. Our co-founders have experience in the fintech domain and have successfully developed and exited the last venture.

We have hand-picked the advisory board of 3 industry veterans from fintech strategy, system architecture and environmental science backgrounds who can guide us on this journey of building Myplan8 and help us deliver the vision. They guided us to conceptualise the product, the technical architecture and in building sustainable options.



KRNY Technologies

LET'S DISCUSS EARTH

W W W . M Y P L A N 8 . E A R T H