

LINE
FINAL ON-STAGE



AT



Discover AI Challenge

Microsoft agorize



FINANCIAL SERVICES



moneytree
Your money, your world.



Problem

Many modern day companies abuse the system by:

- **Exploiting** third world labor
- **Evading** taxes
- **Destroying** the environment
- Treating their **employees** poorly
- And so on...

Why do we continue to support them with our hard earned dollars?

Severe lack of information.

Our solution, **moneytree**, aims to tackle these serious problems.



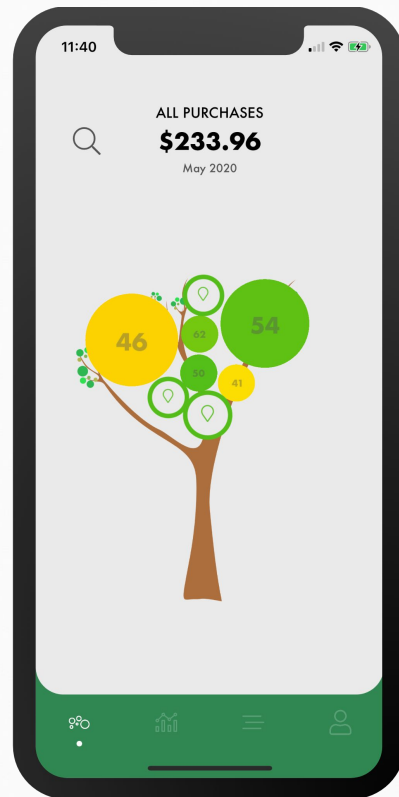
Solution

Our solution is based off of **3** components:

1. Financial **Transactions**
2. **AI** Data Aggregation and Analysis
3. Data **Visualization**

By connecting Moneytree to your main bank account, it tracks each transaction that you make across various stores and services.

Through our data aggregation AI, each transaction is then given a rating from 0 to 100 that depicts how responsible that company is. This is what we call the **Responsibility Index (RI)**.



Tech Demo

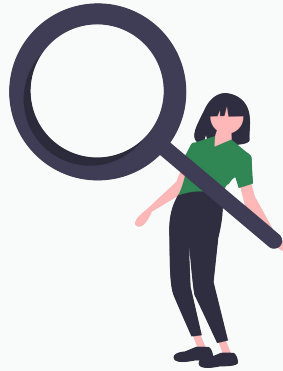


Microsoft Azure

Moneytree utilizes **3** different **Microsoft Azure** tools:



Bing **News** Search



Named **Entity** Recognition

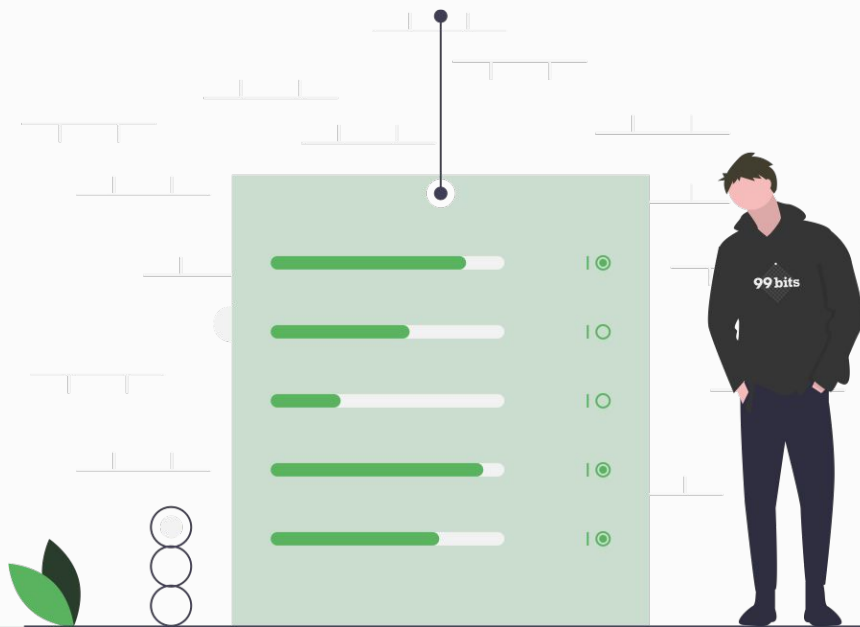


Text **Sentiment** Analysis

Our Data

Our data aggregation and analysis AI compiles and analyzes data from **several different** sources:

1. Company **ESG** Scores
2. Company Sustainability Goals
3. Company Tax Filings
4. Company Media **Controversies**
5. **Locality** and Corporation **Size**



User Personas

Early Adopters

- 24-44
- Above median income
- Post secondary
- Actively support ethical & local options



Early Majority

- 24-44
- At or above median income
- Some post secondary
- Elect for sustainable choices

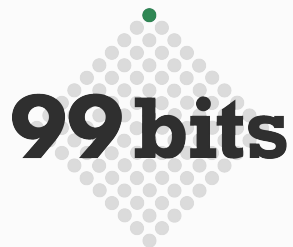


Late Majority

- 15-55
- Median
- High school or higher
- Mindful about their impact



Partnerships



ATB Financial™

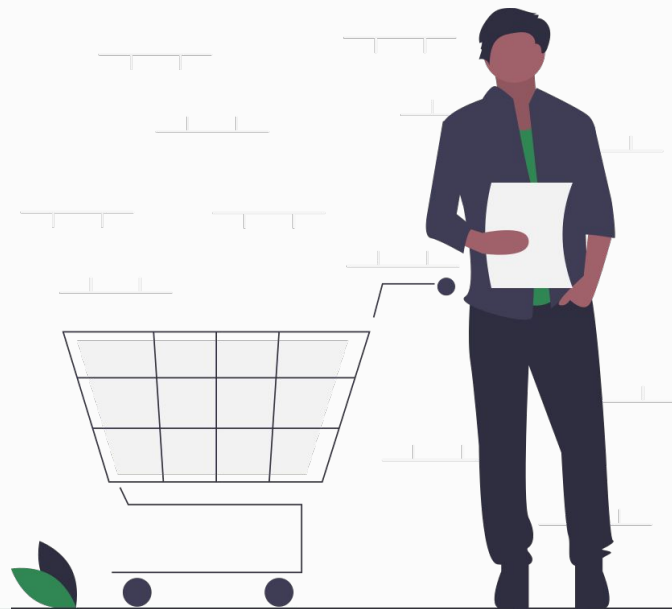
Future Additions

MoneyTree Browser Extension

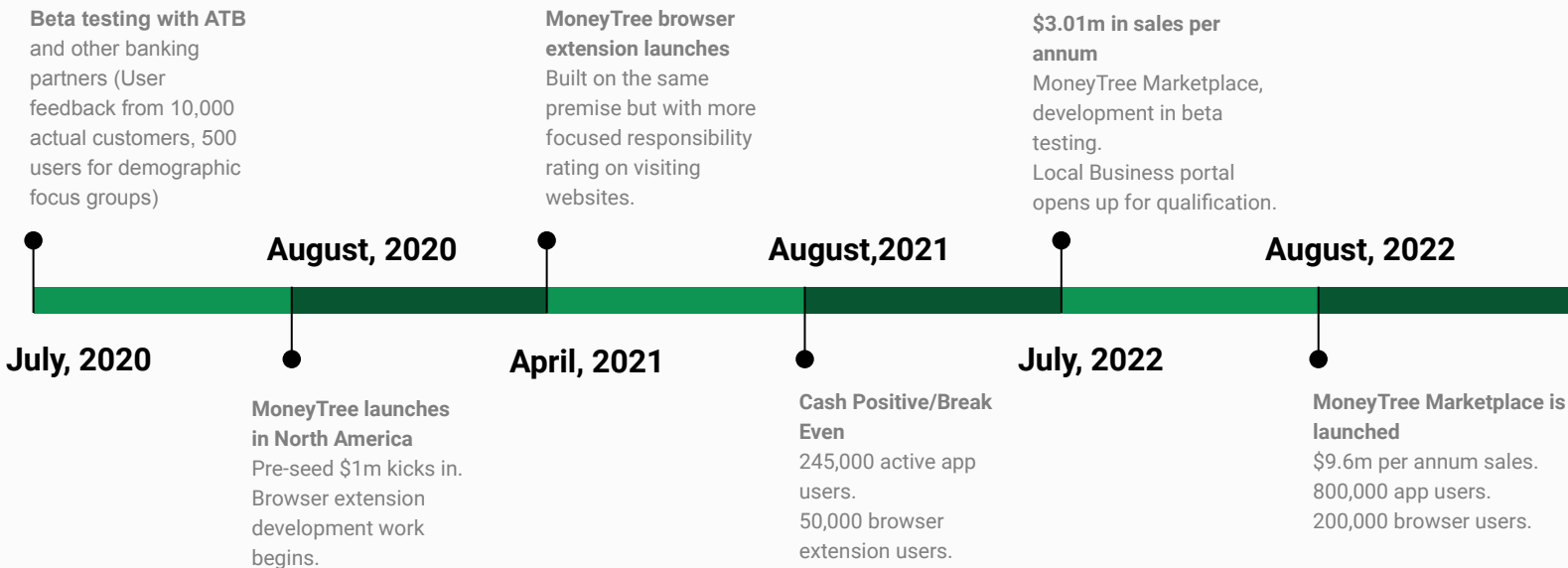
- Attach it to your favorite browser
- Keep informed about the websites you visit
- Offers **suggestions** for more ethical options

MoneyTree Marketplace

- Support more **local** and **ethical** businesses
- Purchase products directly through the app
- Keep up to date with your favorite companies



Timeline





Team





Ben Grande

- **CTO**
- Coding GENIUS
- Design GENIUS
- Co-owns 3 different companies including Serf Systems, Terradigm, and 99bits
- Cannot exist without caffeine



Abdullah Choudhry

- **CBDO**
- Sustainable engineering researcher and mechanical engineer by profession
- Internationally experienced in B2B software solutions (USA,UK and Canada)
- Carbon footprint simulations expert and consultant
- Former President of CEO Calgary
- Cannot exist without startup hustle





Danny Grande

- Can't spell 'cool' without the **COO**
- 1 guy, 2 degrees, 3 companies
- B.Comm + B.Sci (Computer Science)
- Backend developer that *really* likes to talk
- Music fanatic



Alex Todorovic

- **CEO** at 99bits
- Software developer, with a focus on mobile apps
- Former Technology Project Specialist at University of Calgary, 2018-2020
- Created UCalgary Tech Fest
- Official babysitter
- Came to Canada as a refugee from Bosnia long long ago



Timing

Why **now**?

We are facing pressing issues:

- **Climate** change
- **Wealth** disparity
- Ongoing **pandemic**
- Dwindling **resources**
- To name a few...

Now, more than ever before, people want to know exactly where their hard earned **money** is going.

As the consumer, you have all the power. You are able to choose who you support, with the loudest voice of all, your **wallet**.

Together, we can turn over a new **leaf**.



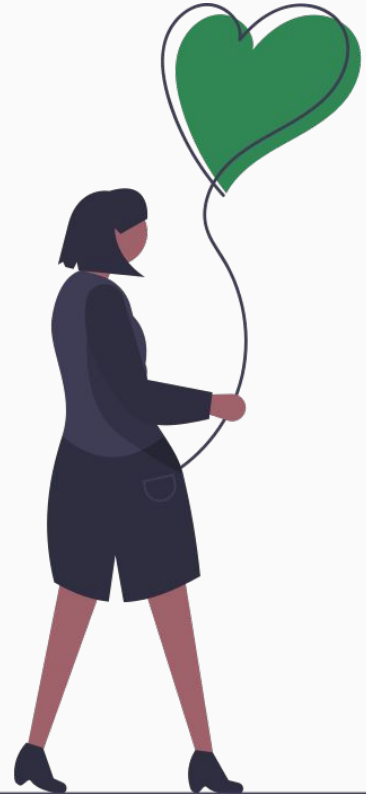


Want Updates?

moneytree.99bits.ca

OR

info@99bits.ca





Money Tree Score

Right Now

News Sentiment - 30%

Analyze the sentiment of bing news articles

ESG Data - 70%

Spoofed ESG data

By Launch

News Sentiment - 10%

Analyze the sentiment of bing news articles

ESG Data - 40%

Real ESG data

Size, Locality - 20%

Size and locality of company

Wage gap, diversity - 20%

Size and locality of company

Membership in S&P Indexes & UNGC - 10%

Detect membership in Socially responsibility groups



Partnerships

Banks

ATB Leap Team

Potentially 2 other banks

ESG Data Sources

Have reached out to 3 ESG index companies

In discussions with 2

1 has agreed to give us data access once we are closer to beta launch



Thank You!

Any questions?

