



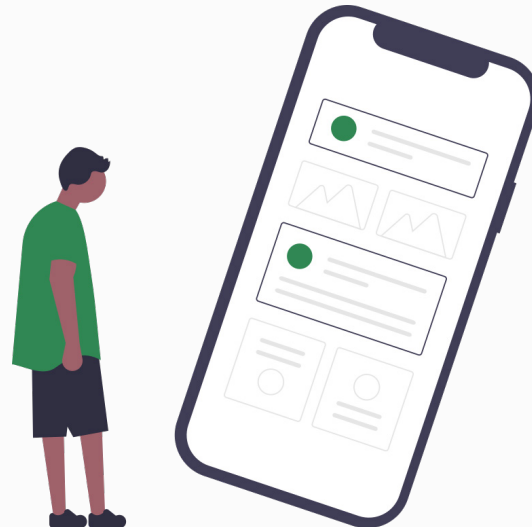
Appendix A

Appendix A.1

User Personas

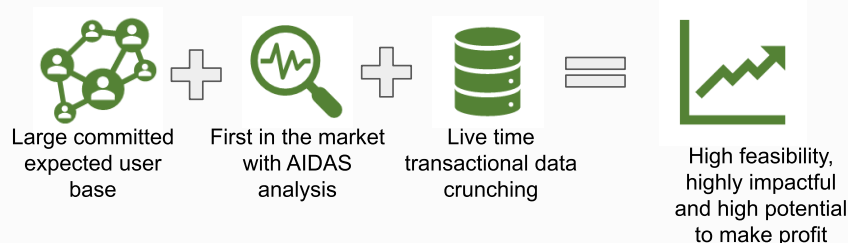
Our preliminary research has identified **3** potential user personas:

1. **Early Adopters**
 - a. Age: 24-44
 - b. Income: Above median
 - c. Education: Post secondary
 - d. Behavior: Actively involved in supporting ethical practices and supporting local
2. **Early Majority**
 - a. Age: 24-44
 - b. Income: Median or above
 - c. Education: Some post secondary
 - d. Behavior: Elect for sustainable choices when provided with enough information
3. **Late Majority**
 - a. Age: 15-55
 - b. Income: Median
 - c. Education: High school or higher
 - d. Behavior: Mindful about the impact of their choices, but do not go out of their way



Appendix A.2

User Acquisition	Data Processing	AI powered Suggestions	Referral and commission	Marketplace
From: <ul style="list-style-type: none"> - Distribution and strategic alliance partners 	Through: <ul style="list-style-type: none"> - Licensed usage of Company data indexes 	Using: <ul style="list-style-type: none"> - Microsoft Azure - Personal and financial data collection 	Due to: <ul style="list-style-type: none"> - Web browser extension - App advertisements - Marketplace - Innovation in AIDA model, first in the market to implement 	Based on:: <ul style="list-style-type: none"> - Local business database - Includes restaurants, clothing, everyday commodities - In app purchases
<ul style="list-style-type: none"> - Social Media Campaign \$5/acquisition 	<ul style="list-style-type: none"> - Fintech Services for personal banking information 	<ul style="list-style-type: none"> - Local/Responsible alternative businesses platform 		
<ul style="list-style-type: none"> - Organic growth and traction 	<ul style="list-style-type: none"> - Strategic alliances - Open banking data 			



- ➡ Partnerships
- ➡ Revenue generation
- ➡ Costs associated

Appendix A.3

Business Model Outline				moneytree
Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
Financial API generators like Plaid, Dapi, other fintechs	Approval based platform, for user advertisements	Offering incentives to people who want to be "socially responsible"	Complete transparency	Green Consumers
Social impact advocates and institutes	Innovative Social media advertisement analytics	First in the market to empower ethical spending and monitoring with live time, personal financial data	Secured social and financial Data	Eco friendly consumers
Media outlets			Advertising with highly rated corporations	General population that promotes ethical spending
Highly rated(ESG, CRI etc.) corporations	Key Resources		Channels	Population that is open to learn more about earthly impacts
Banks in countries with open banking data	ESG analytics		Sustainability influencers	
	CRI analytics		Targeted outreach for climate change advocates	
	AI based data analytics built in house		Sustainability conferences	
			News traction	
Cost Structure		Revenue Streams		
<ul style="list-style-type: none"> - User Acquisition - Social Media Traction - Cost to utilize financial APIs(Fintech services) 		Free to Play model Advertising revenue model <ul style="list-style-type: none"> - local spotlights (small corporations) - \$0.05/local user - Global spotlights (large corporations) - \$0.01/global user - Product Launches (e.g. Xbox one X) - \$0.50/existing customer 		

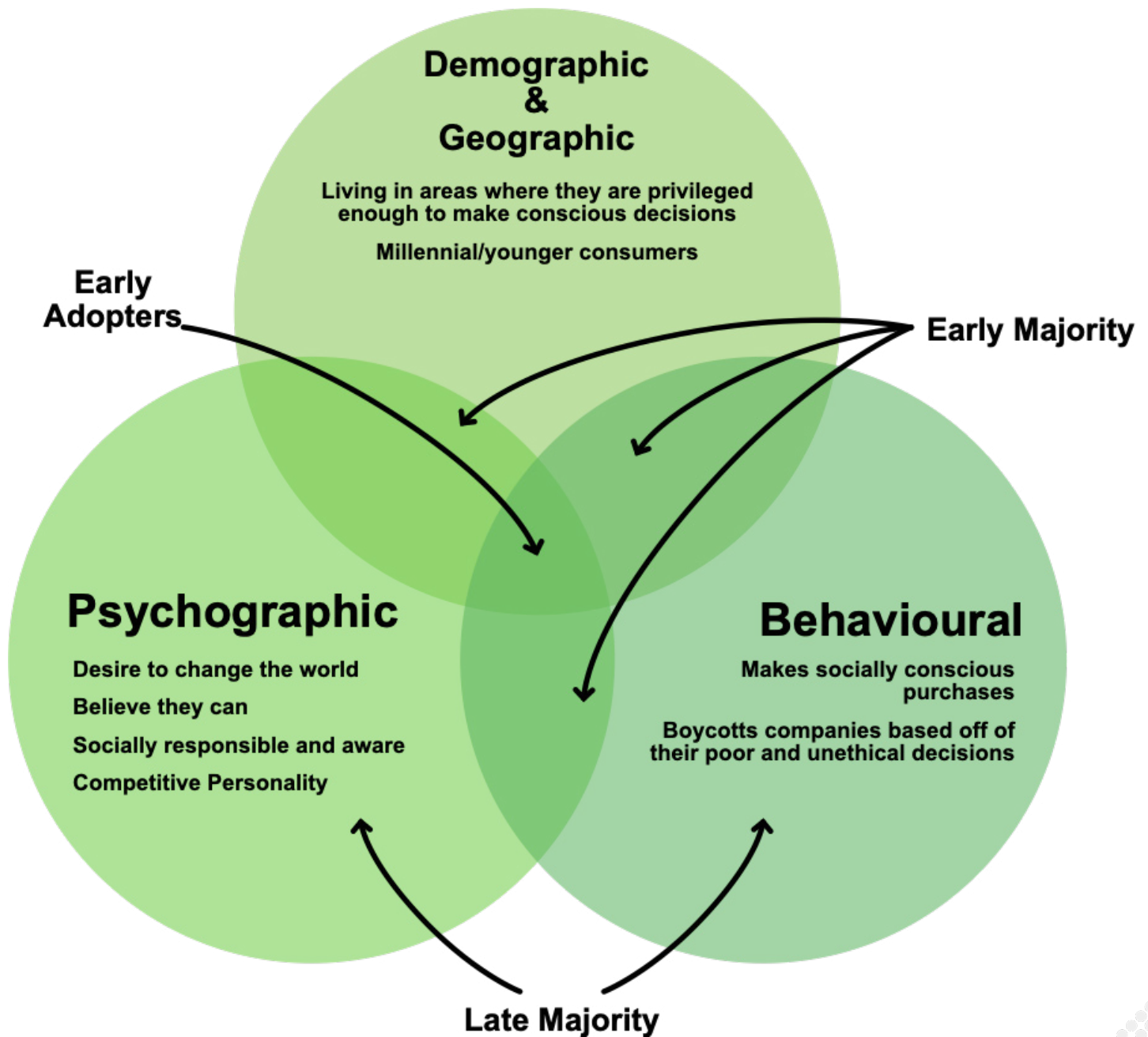
Appendix A.4

Research shows that in the US, 66% of people surveyed, believe that there is too little money being spent on maintaining the environment. Out of a total market of approximately 47.5 million people, 8.55 million people are actively engaged in activities that are aimed at conservation or protection of the environment. 39.9 million consumers within the total market consider a company's social responsibility when deciding what to buy or where to shop, and 14.25 million consumers use social media to learn more about a company's sustainability, social responsibility, environmental friendliness, and other topics pertaining to environmental issues.

Furthermore, 51.7% of individuals surveyed believe that technology helps them make more informed decisions on a day to day basis, and 28.9% answered occasionally. In addition to these individuals having a desire to have a positive impact on the environment, a large majority of them also have the finances to do so. 40.6 million individuals in the total market are couple families, whose median total income is \$92,990 CAD. This is a sizeable income that is able to support an environmentally friendly and sustainable lifestyle.

The following (A.5) is a visual representation of our three categories of consumers in the total market.

Appendix A.5



Appendix A.6

Stage 1: Free to play

Here we offer a free service to allow users an opportunity to get familiar with the product and get a good understanding of its functions and overall purpose.

Stage 1.2: Advertisement

Our advertisement model kicks in after we gain 100,000 active users.

Most advertisement networks follow a cost per click (CPC) model for their ads. A banner ad is one of the most common styles of ads and has the lowest average revenue per click (RPC) at \$0.10, and the optimal click-through ratio (CTR) for apps is 1.5% - 2%. With the data provided above, we can calculate that out of 100,000 active users who are all shown 2 ads per day, the average number of clicks will be 6,000. With this number of clicks and the CPC at \$0.10, the total revenue for this day would be \$600.

Stage 2: Data reselling

We begin with an introduction of Marketplace, a space that allows users to see well scoring and local companies in their location. This is then followed by a Moneytree browser extension allowing users to see the potential outcomes of their purchases before they pay. This is the stage in which we are able to collect extremely valuable anonymous data and use it as an additional revenue stream.

The worthiness of data collected depends on

- The user's demographics (age, gender, affinity, etc)
- Their location (state, city, village, etc)
- What data we are willing to provide
- And whether or not this data will be of use to individuals or other companies.

The total revenue for an app that sells basic data such as general demographics and location is upwards of \$360 per month. The data that can be collected and accessed by Moneytree is extremely thorough, detailed, and accurate making it extremely valuable to many various companies. This makes it difficult to estimate the monthly revenue collected through data reselling.

Stage 3: Multi-platform

This is the final revenue model for Moneytree. With the ability to mass market local businesses as well as businesses that have a high ROI score to our users, we will be able to optimize our ad revenue to bring in much more than the CPC. As the app gains traction, we will be able to collect much more reliable data and in turn, get a much better dollar return.

With hundreds of thousands of users, and with the help of in-app advertisements and data reselling, Moneytree will become an efficient Multi-platform source of revenue.

Appendix A.7

Demographics

Early Adopters

Age: 24-44

Gender: Majority will be women. (They tend to be more environmentally aware than men, especially women with children)

Income: Above-median income. About \$100,000 and up in families, and \$50,000 and up for individuals without kids.

(Individuals with their own families are more likely to show up in this category as they are usually more environmentally conscious)

Education: Post-secondary education (college, university, etc).

Early Majority

Age: 24-44

Gender: Both genders will be about equal.

Income: Above-median income in combination with median income families earning around \$80,000 and up, and individuals earning approximately \$40,000.

Education: Post-secondary education (college, university, etc).

Late Majority

Age: 15-55

Gender: Both genders will be about equal.

Income: Median-income families earning about \$70,000 and up, and individuals earning about \$35,000.

Education: High school diploma, as well as higher-level education (college, university, etc).

Appendix A.8

Behaviour

Early Adopters

These individuals shop locally and do their part to support other small/local businesses around them.

They are actively involved in bettering the environment (be it by donations to environmental organizations or physical labour).

When shopping in places like malls with a small (if not non-existent) selection of small businesses, they typically spend their money in higher end stores that are not notorious for pollution.

This group of individuals also tends to purchase and use mostly or exclusively organic products (produce, soaps and lotions, deodorants, etc.)

A large portion of this group also tends to lead minimalist lifestyles.

Early Majority

These individuals are passionate about conserving nature and do so with small acts in their day to day lives.

They use the appropriate garbage, recycling, and compost bins when disposing of their waste and are mindful of the amount of styrofoam and plastic packaging their purchases have, in addition to bringing their own reusable bags when going grocery shopping.

They will also donate money or time to certain environmental organizations.

They do their best to shop locally when possible (within reasonable price points).

Late Majority

These individuals are mindful about the impact their choices have on the environment.

They try to minimize waste, but don't go out of their way to purchase or make food with little packaging.

They use the appropriate bins for garbage, recycling, and compost.

These individuals are more likely to spread awareness on social media about environmental concerns and climate change but are unsure of how else to actively have an impact.

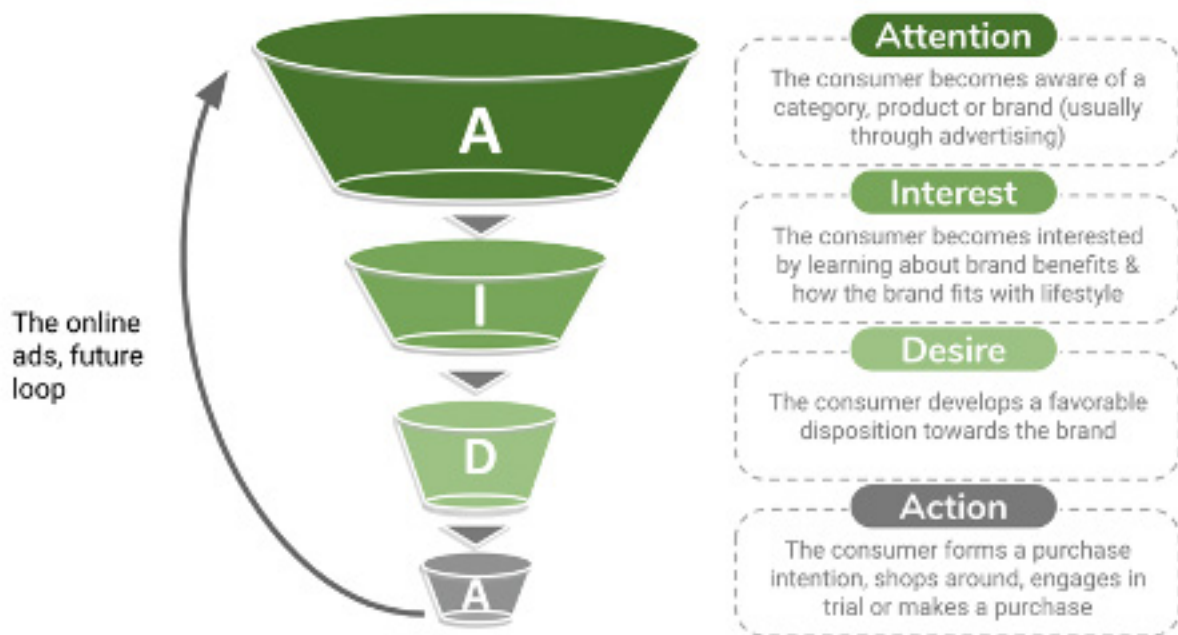
They usually shop wherever they find good products and prices as they are not aware of what ROI scores various companies have. They don't go out of their way to shop local or from small businesses, but when they do they feel like they had a positive impact.

Appendix A.9

The most well-known model in the marketing world is the AIDA model. A cognitive funnel that tracks where consumers go to and from at each stage, on their path to making an eventual purchase. Unfortunately, the current AIDA model does not have the capacity to track a consumer's final decision, "the sale".

Therefore, we are proud to announce our own model, AIDAS. Attention, interest, desire, action and the game changer, "sale". Through open banking data, Moneytree can provide incredible ad analytics which can actually track and confirm a sale. We will be the most cost-effective platform which calculates and provides the most powerful information on customer conversion.

Open banking allows for trust to be built between customers and banks as a safe and secure data holder. A shift towards open data across industries will create the need for centralized repositories of personal data – a personal 'data bank', if you will - that can be accessed by approved service providers.



Appendix A.10

Total Market = 47.5 Million people

Demographic & Geographic

Psychographic

Behavioural

Environment

Statistics Canada data

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3810002301>

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3810002401>

In Canada (2017), 18% (8.55mil. Of total market) of people engaged (without pay) in activities aimed at conservation or protection of the environment.

16% in households of adults 45-64 only

14% in households of only adults 65 and older

27% (2.3mil. Of total market) in households of adults (of any age) with children aged 0-12 only

22% (1.881 mil. Of total market) in households of adults (of any age) and teens aged 13-19 only

24% in households of adults (of any age) and members aged 0-19 only

Other data sources

<https://sustainablebrands.com/read/stakeholder-trends-and-insights/study-81-of-consumers-say-they-will-make-personal-sacrifices-to-address-social-environmental-issues>

84% (39.9 mil. Of total market) of consumers consider a company's social responsibility when deciding what to buy or where to shop.

25% (11.875 mil. Of total market) of consumers use social media to share negative information

34% (16.15 mil. Of total market) of consumers use social media to share positive information about companies and issues

30% (14.25 mil. Of total market) of consumers use social media to learn more about companies or issues

Appendix A.11

Total Market = 47.5 Million people

Demographic & Geographic

Psychographic

Behavioural

Affordability

Statistics Canada Data

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110000901>

<https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2019007-eng.htm>

2017

Total families = 10,051,210

- Median total income \$84,950

- Couple families = 8,582,740 (85.4% of total families) → (40.565 mil)

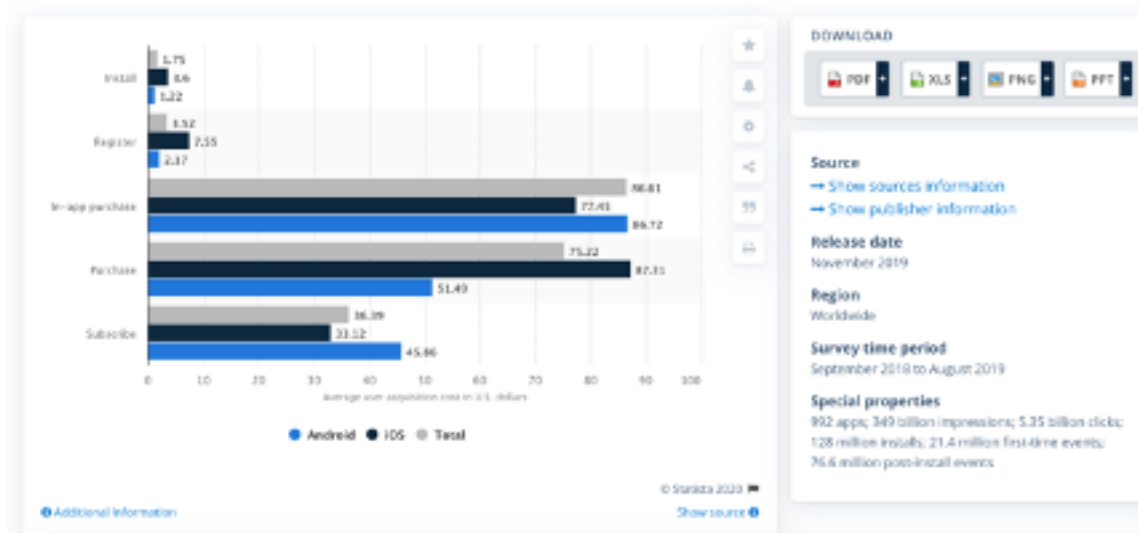
- Median total income \$92,990

- Lone-parent families = 1,468,480 (14.6% of total families)

- Median total income \$46,140

Appendix A.12

Average mobile app user acquisition costs worldwide from September 2018 to August 2019, by user action and operating system
(in U.S. dollars)



Appendix A.13

Commitment comes at a cost—across all app categories.

Purchase is the prize, but it's also the most expensive engagement activity across all app categories. While **In-app Purchase** is marginally more expensive, it's also not the only way **Gaming** apps can make money. The advance of ad-supported models and rewarded video provide smart marketers lucrative alternatives.

Gaming and **Utility** apps lead the pack in price for deep-funnel conversions, with an average of 199.2% over the cost to generate a **Shopping** app purchase, and 122.5% over the cost to generate a **Finance** app conversion.



Appendix A.14

The average CAC for a mobile finance app will range from \$2-4 USD. This data is based on a combination of marketing methods and is an average number. With customer retention calculations in consideration, we used \$4 USD customer acquisition cost

This will account for any extra expenses incurred as well as giving us a little bit of wiggle room to experiment with our marketing strategy (eg. Influencer marketing, giveaways, cost of environment initiatives with every download, and anything else creative we come up with).

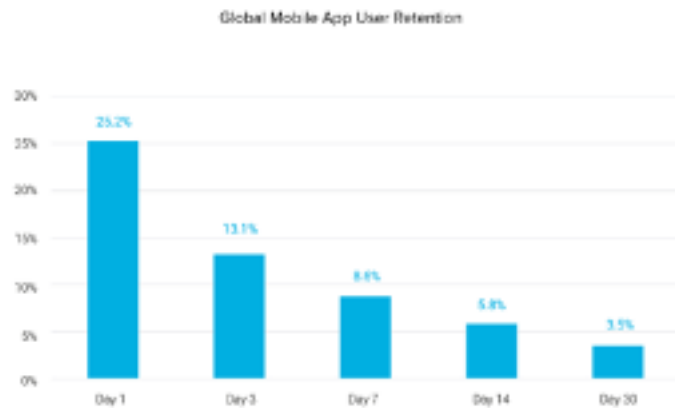
Now we need to keep in mind that once we acquire these customers, we also need to retain them. This can be done for free through app notifications, email alerts, and user incentives. Below are the average engagement rates for these app users.

↓ LIFTOFF

App retention data suggests marketers should take action before Day 3.

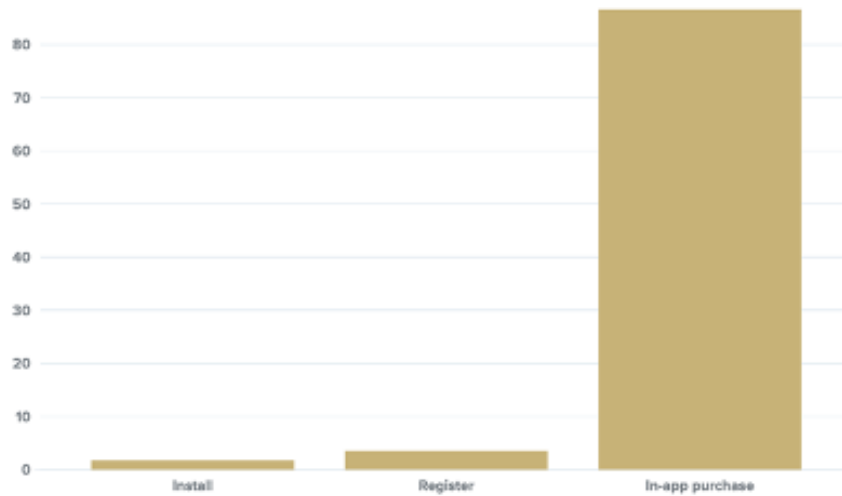
A review of AppsFlyer retention data shows 25.2% of users continue to interact with apps on **Day 1**. It's a solid figure that predictably goes south, dropping 48% from **Day 1** to **Day 3**, marking a critical period when engaging campaigns and relevant messaging could the odds in a marketer's favor.

By **Day 7** marketers have lost a whopping 65.9% of their users. It's a dramatic decline that underlines the merits of getting a much earlier start on re-engagement efforts to extend the app user lifecycle.



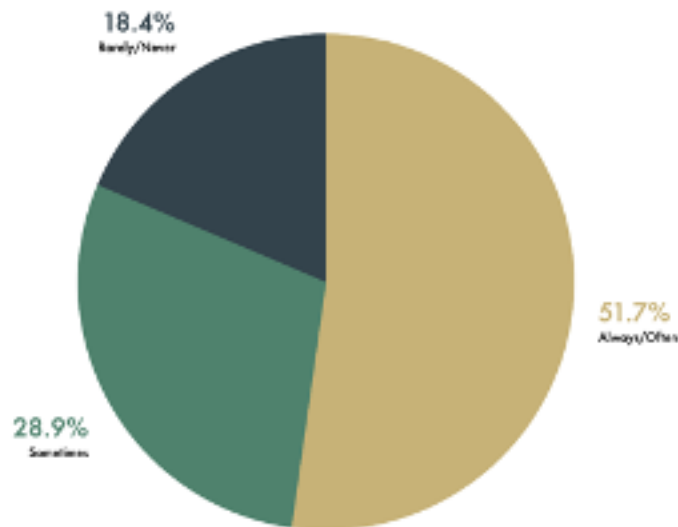
Appendix A.15

Mobile app user acquisition costs



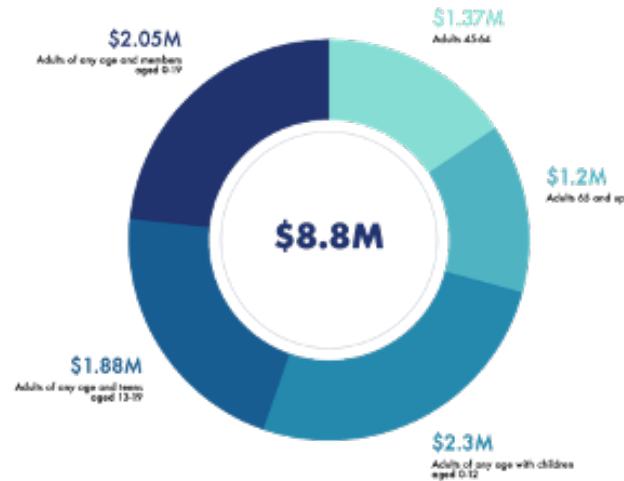
Appendix A.16

Percentage of users who believe technology helps them make more informed decisions



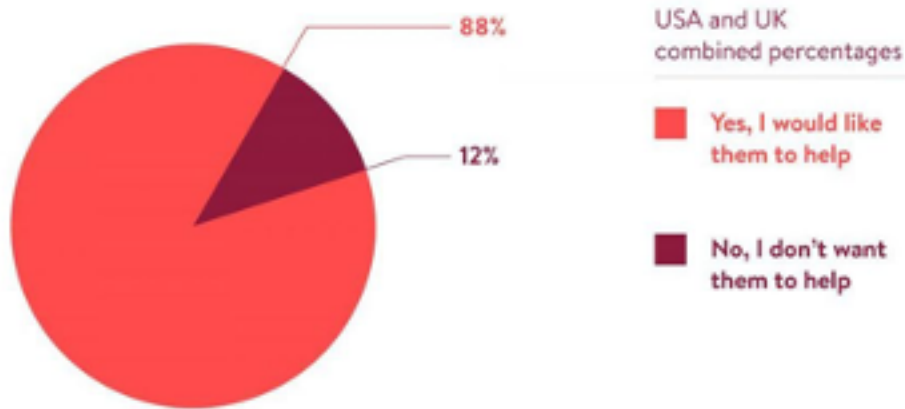
Appendix A.17

Households engaged in protecting the environment



Appendix A.18

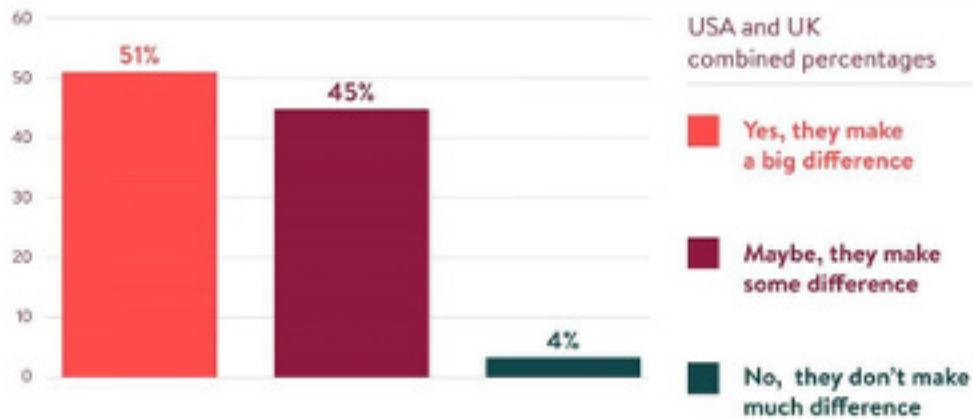
Would you like brands to help you be more environmentally friendly and ethical in your daily life?



Survey of 1,004 respondents in the USA and UK, November 2018 for Futerra by OnePulse

Appendix A.19

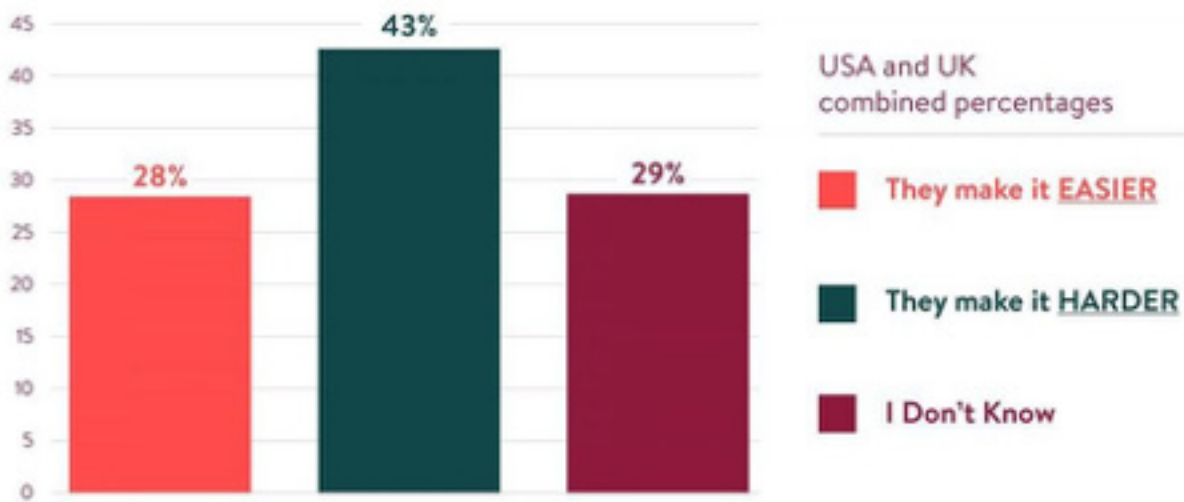
Do you think personal actions (like donating, recycling or buying ethically) can make a real difference in the world?



Survey of 1,004 respondents in the USA and UK, November 2018 for Futerra by OnePulse

Appendix A.20

Do brands make it easier or harder for you to be environmentally friendly and ethical in your daily life?



Survey of 1,004 respondents in the USA and UK, November 2018 for Futerra by OnePulse

Appendix A.21

MORE AND MORE BUSINESSES ARE FOCUSED ON RESPONSIBILITY...

Percentage of
companies publishing
a CSR report:

