

Round Up to Net Zero

Building a Sustainable Future, One Rounded-Up Purchase at a Time



Challenge

One of the main challenges SMEs face concerning their journey to Net Zero, is having an insufficient budget. ¹

“Almost 40% of firms cite the costs and fear of low returns on investment as a significant barrier to action.” ¹

Solution

Round Up to Net Zero revolutionises sustainable financing by leveraging the power of rounding up transactions.

With this innovative program, every purchase becomes an effortless contribution towards a Net Zero future. By rounding up to the nearest 10 pounds, the impact is minimal, but the collective effect is significant.

With Round Up to Net Zero, SMEs can drive positive change without feeling a heavy financial burden.

[1] [“From Now to Net Zero, A Practical Guide for SMEs” \(Lloyds Bank, 2021\)](#)

Round Up to Net Zero

[Figma prototype](#) | [GitHub repo](#)

Round Up to Net Zero

Dashboard

Transaction history

Investment history

Invest now

Settings

Log out

Overview

Net Zero Fund

£262.42

Total Net Zero Fund contributions

£780.72

Total invested

£518.30

Investment history

+ Invest now

| Date | Description | Impact |
|------------|------------------------|--------|
| 02/07/2023 | Smart thermostat | High |
| 15/06/2023 | Electric bicycle | High |
| 24/05/2023 | Carbon neutral printer | Medium |
| 08/05/2023 | Plant a tree | Low |
| 29/04/2023 | Smart plug | Medium |

Transaction history

+ Add New

| Date | Amount | Rounded up | Added to NZF |
|------------|---------|------------|--------------|
| 19/07/2023 | £123.45 | £130 | £6.55 |
| 18/07/2023 | £261.32 | £270 | £8.68 |
| 13/07/2023 | £16.10 | £20 | £3.90 |
| 04/07/2023 | £58.93 | £60 | £1.07 |
| 02/07/2023 | £502.11 | £510 | £7.89 |

Net Zero Fund contributions

Contributed in December

£123

View All

Round Up to Net Zero

Dashboard

Transaction history

Investment history

Invest now

Settings

Log out

Invest

Net Zero Fund £262.42

Popular

Smart thermostat

Reduce energy consumption

£112.98 £132.91

High

Carbon neutral printer

Minimise carbon footprint

£459.99 £511.10

Medium

Plant a tree

Carbon offsetting

£11.99 £14.99

Low

Electric bicycle

Lower emissions

£975.00 £1300.00

High

Recycled coffee machine

Use recycled materials

£337.65 £397.23

Low

Smart plug

Reduce energy consumption

£31.49 £34.99

Medium

Plant a tree

Carbon offsetting

£11.99 £14.99

Low

Carbon neutral printer

Minimise carbon footprint

£459.99 £511.10

Medium

Smart thermostat

Reduce energy consumption

£112.98 £132.91

High

Recycled coffee machine

Use recycled materials

£337.65 £397.23

Low

Electric bicycle

Lower emissions

£975.00 £1300.00

High

Smart plug

Reduce energy consumption

£31.49 £34.99

Medium

Investment history

Total invested £518.30

Newest

+ Invest now

| Date | Description | Benefit | Price | Impact |
|------------|-------------------------|---------------------------|---------|--------|
| 02/07/2023 | Smart thermostat | Reduce energy consumption | £112.98 | High |
| 15/06/2023 | Electric bicycle | Lower emissions | £975.00 | High |
| 24/05/2023 | Carbon neutral printer | Minimise carbon footprint | £459.99 | Medium |
| 08/05/2023 | Plant a tree | Carbon offsetting | £11.99 | Low |
| 29/04/2023 | Smart plug | Reduce energy consumption | £31.49 | Medium |
| 23/03/2023 | Recycled coffee machine | Use recycled materials | £337.65 | Low |

Business model

Feasibility

- Easy, free, and beneficial for SMEs to participate due to incentives such as discounts, when purchasing investments through the platform
- Revenue through sponsored investment products
- MVP is easy to develop due to minimal features, but extra focus on security is necessary due to the storing of payment methods

Scalability & future opportunities

- Able to handle increased traffic and data
- Unlimited partnership possibilities with sustainable businesses to advocate more products and services
- Partner with financial services companies to integrate the program into their products (potentially taking a commission)
- Add additional features like goal setting, report generation and networking and collaboration with other users

Impact & potential

- Help SMEs become more sustainable and move towards Net Zero
- Discovery and promotion of sustainable products and services (connection sustainable businesses with their target audience)