

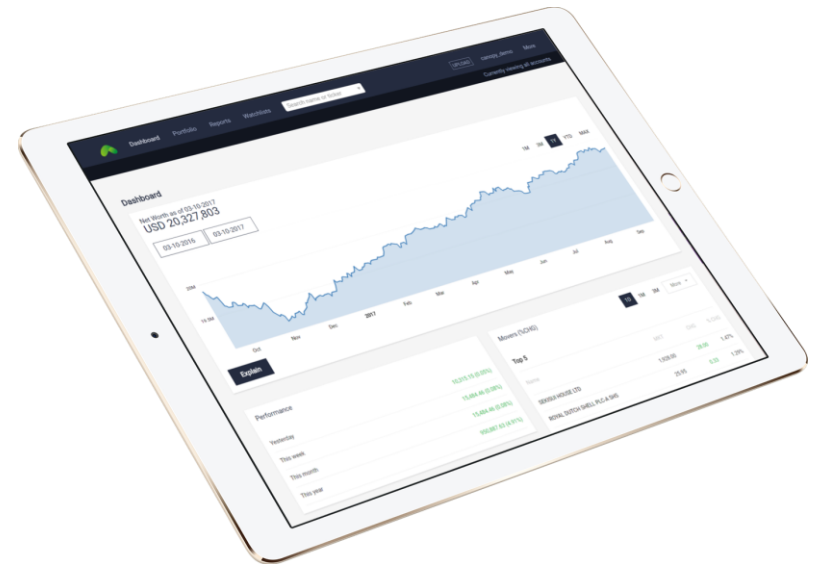
# THE POWER OF **CLEAN DATA**

Visualize Your Entire Wealth

# Make Sense of your Wealth

Canopy is an anonymous financial data aggregation and insights platform for high net-worth individuals to **make better investment decisions**.

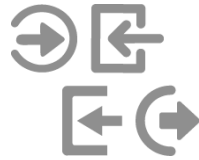
- ✓ All banks, all assets
- ✓ From PDF, or any data
- ✓ Anonymous



# The Problem for HNWIs



**Complex assets  
Siloed data**



**Multiple logins,  
cumbersome access**



**Time-consuming  
manual data entry**



**Lack of alerts,  
not enough insights**

# The Bottleneck, and Our Solution

## Data feed from private banks are largely unavailable

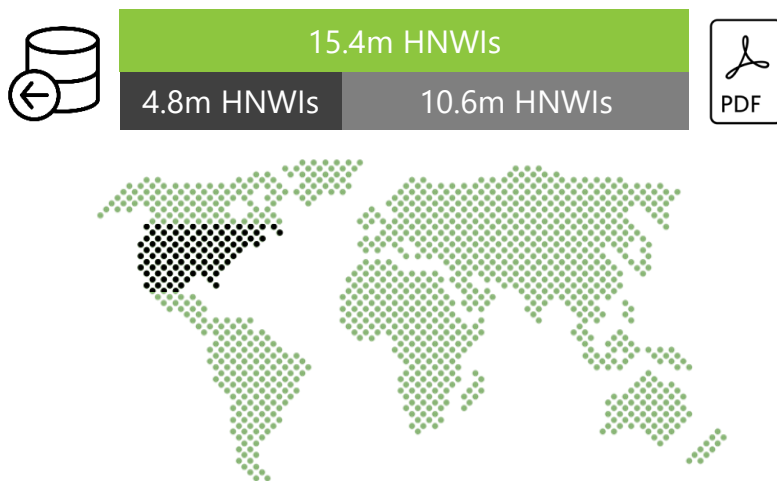
- Most account aggregation services are non-comprehensive due to general unavailability of data feed except the US.
- Even where data feeds are available in US, Alternative Assets are not covered.

## Canopy takes data in any format, including PDF statements

- Canopy is the **only** platform that can digitally process PDF statements AND data feeds.
- **We eliminate manual data entry.**



Global number of HNWIs\* and data feed availability



- ✓ PDF
- ✓ SWIFT
- ✓ Secure FTP
- ✓ CSV, Excel
- ✓ APIs

\*2016 Capgemini Wealth Report

# Canopy Platform

## **visualizer**

Make sense of your data  
with easy to understand  
charts

## **excel-frontend**

Organize and analyze  
clean data to draw out  
new insights

## **reporter**

Generate customized  
portfolio summary  
reports on demand

# Make Sense of Your Data

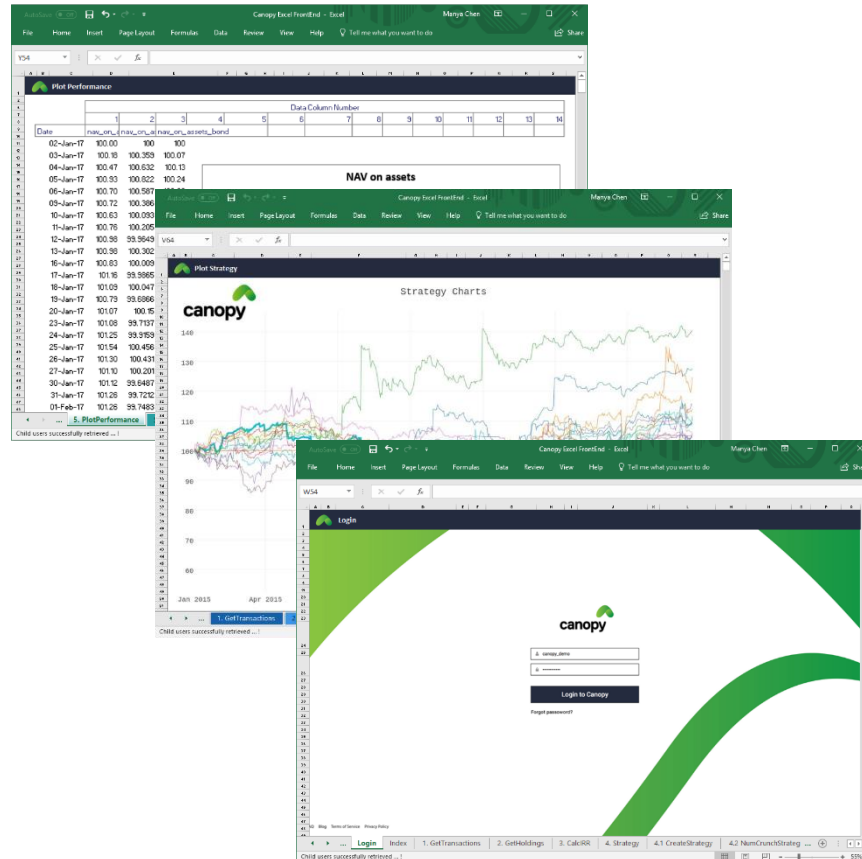


## visualizer

An intuitive and interactive web application that allows you (and your client) to view and better understand the aggregated wealth portfolio.

- Better understand asset allocation and risks
- Compare performance between accounts
- Understand what caused the changes in the net worth between any two custom dates

# Your Data, Your Way



## excel-frontend

A powerful interface that enables you to view, organize and analyze data to draw out new insights.

- Create custom investment strategies and calculate returns
- Compare performance across strategies, tickers, asset classes and users
- Track leverage for efficient risk management



Accessing Excel Frontend

# Better Reports, Better Communication



Generate customizable portfolio summary reports to review on-the-go.

- Download as PDF or PowerPoint
- Choose a template from our expanding reports library





# What about Security?



**We take your privacy seriously.**

**We use bank-level, 256-bit SSL encryption to protect your data.**

**No personally identifiable information is requested,  
and your data remains anonymous\*.**

\*You are encouraged to remove any personal information from account statements uploaded into Canopy. Even if you do not remove such information before sending data, Canopy will make best efforts to not capture nor store personal information.

# Why Canopy



**Aggregate All Assets**  
From Any Data Source



**Anonymous**  
and Secure



**Complete Data**  
Rigorous Reconciliation



**Deep Analytics**  
Actionable Insights



**Tailored Reports**  
Push Updates & Alerts



**Simple**  
Fast and Cost Effective

# APPENDIX

The background is a solid green color. A diagonal line runs from the top-left corner towards the bottom-right corner, dividing the space into two triangular regions. The region to the left of this line is a darker shade of green, while the region to the right is a lighter shade. At the bottom of the image, there is a large, light-green semi-circle that spans across the width of the page, partially overlapping the diagonal line.

# Our Story

How do you manage your wealth if you don't have an accurate picture of your entire wealth to start with?  
Faced with this issue in 2013, recently retired banker Tanmai Sharma set out to conquer this problem.  
Hence Canopy was born.

**Led by management with significant global banking and IT experience, we are a team of 40+ and growing**



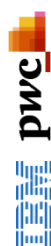
Deutsche Bank



**Tanmai Sharma**  
CEO (& Founder)

Former Managing Director at Deutsche Bank (Credit Trading, Credit Structuring)

PGDBM (MBA) – IIM Ahmedabad



**Michiel van Selm**  
Chief Operating Officer

Former Director at PwC Consulting and IBM (Private Banking and Wealth Mgmt)

MSc – VU Amsterdam



Deutsche Bank



**Martin Pickrodt**  
Chief Product Officer

Former Director at Deutsche Bank (Commercial, Credit Trading, Cross Asset Class Structuring)

BS – Frankfurt University of Finance and Management



**Amit Gupta**  
Chief Technology Officer

Former Head of Technology at Instarem

MBA – Alagappa University



# Canopy Data Process



# Simple Client Workflow

## Prepare



Collect the statements from the necessary banks in one of the following file formats:

- Original electronic PDF
- CSV
- Excel
- Secure FTP
- SWIFT

The statements should contain the holdings, transactions, and cash data.



## Anonymize



Canopy is an anonymous platform. We strongly recommend clients to remove personally identifiable information from the statements.

You have three options to choose from:

- Canopy PDF Anonymizer\*
- Third party text replacement software
- Non-anonymized statements\*\*



## Upload



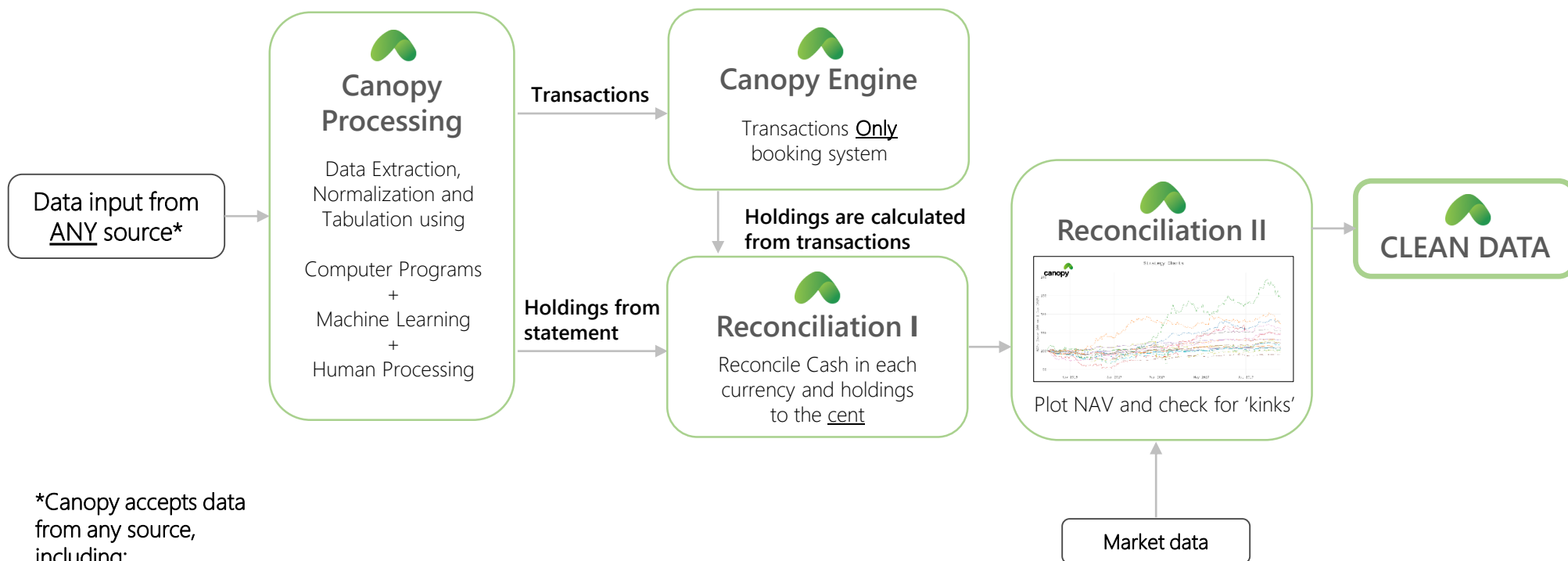
Send us your data in two ways:

- UPLOAD via the Canopy Visualizer
- Via email

\* Available on the platform

\*\* If a client submits personally identifiable information, Canopy makes best efforts to prevent it from going into our database.

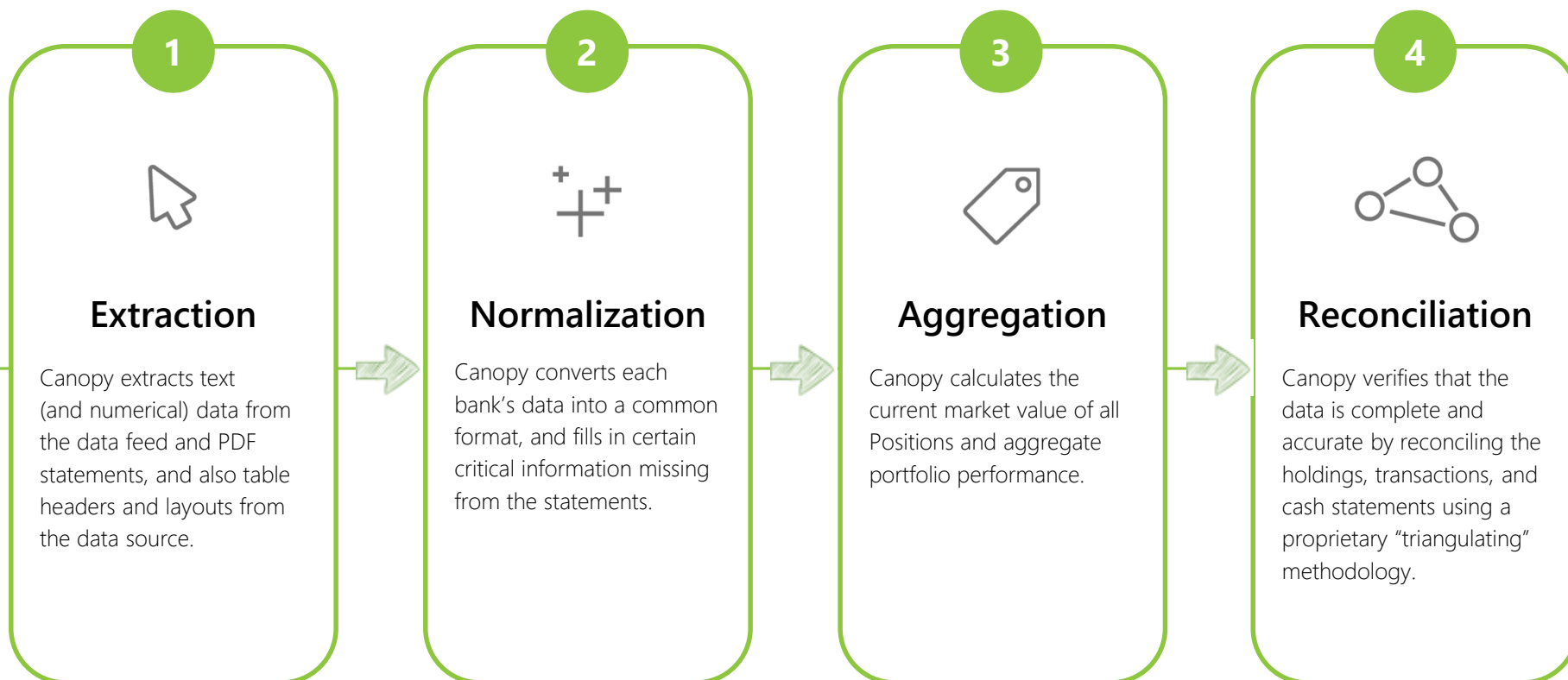
# Canopy Data Acquisition Process



\*Canopy accepts data from any source, including:

- Internal data systems
- PDF
- Data feed
- SWIFT
- XLS

# Complete and Accurate Data Processing





# Canopy Visualizer Screenshots

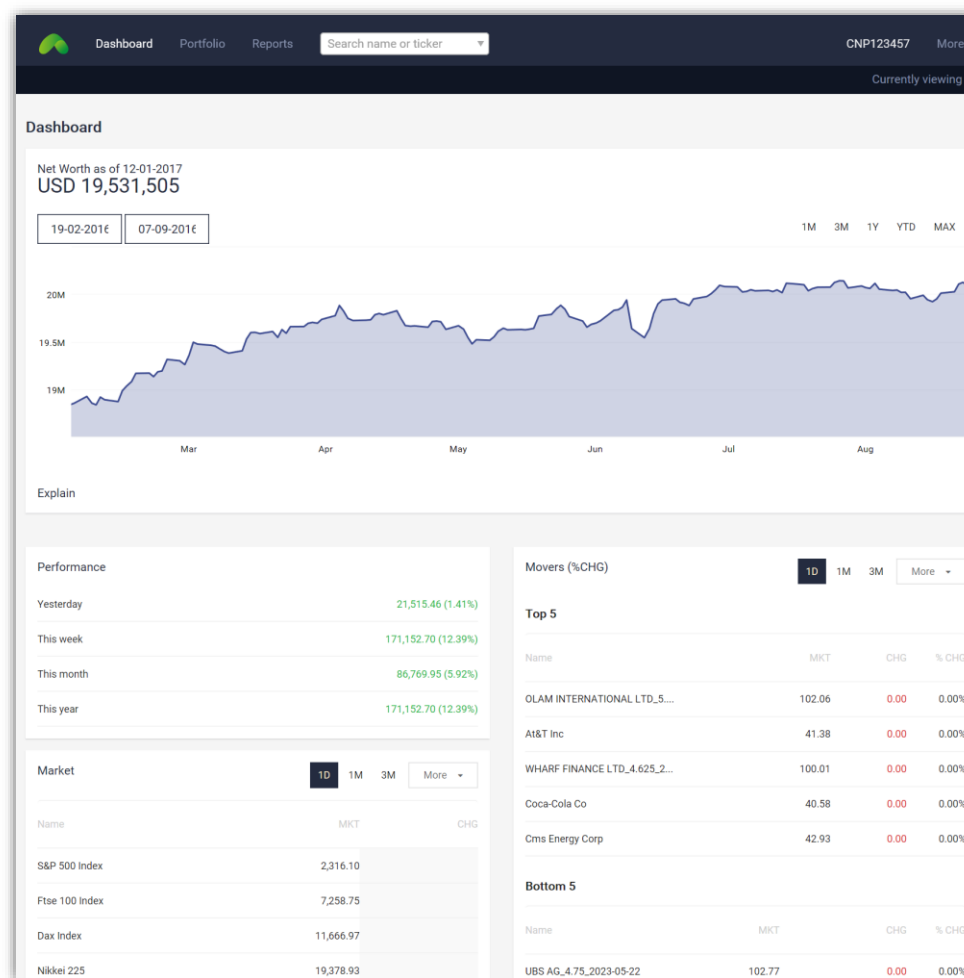


# Dashboard

Upon logging into the Canopy app, you are first greeted by the Dashboard.

Get an overview of your aggregated portfolio at a glance; such as Net Worth, Performance to date, and the Top Movers in your portfolio.

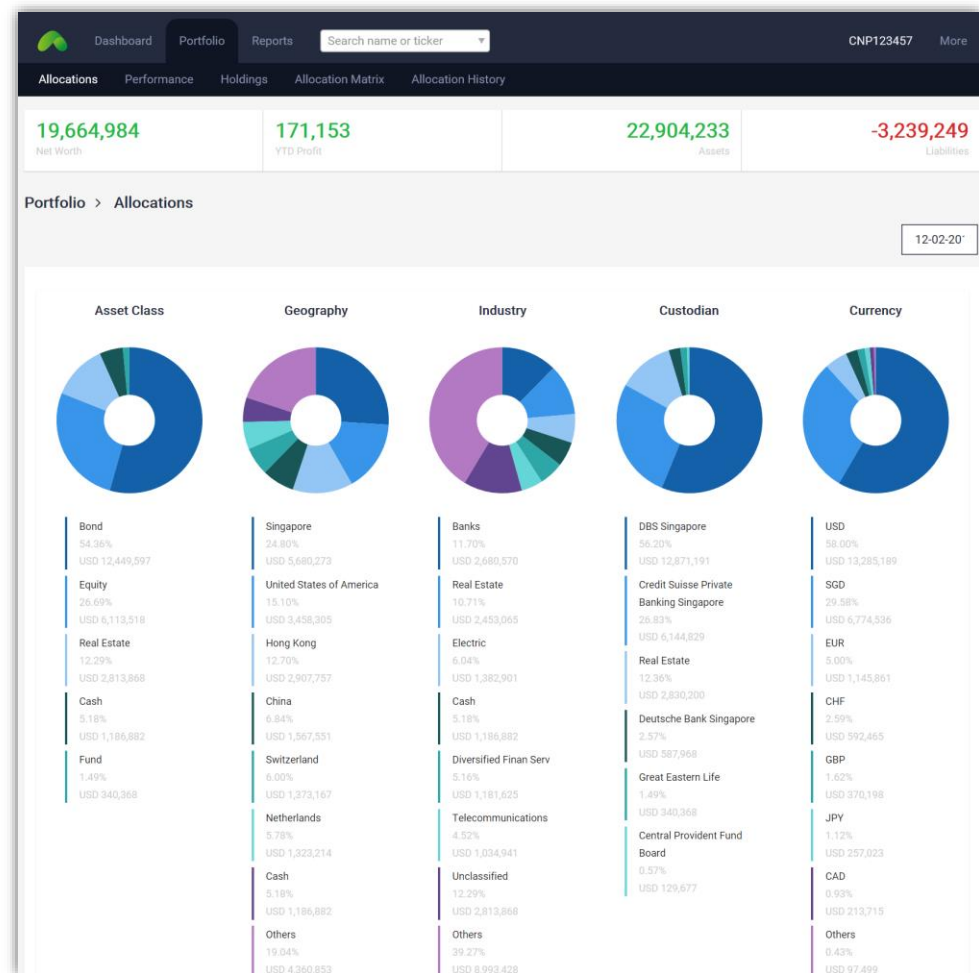
The Net Worth chart is interactive; change the time period, select starting and ending dates, and highlight sections of the graph to Explain the change in movement.



# Allocation

The Allocation page shows the asset allocation by five categories: Asset Class, Geography, Industry, Custodian, and Currency.

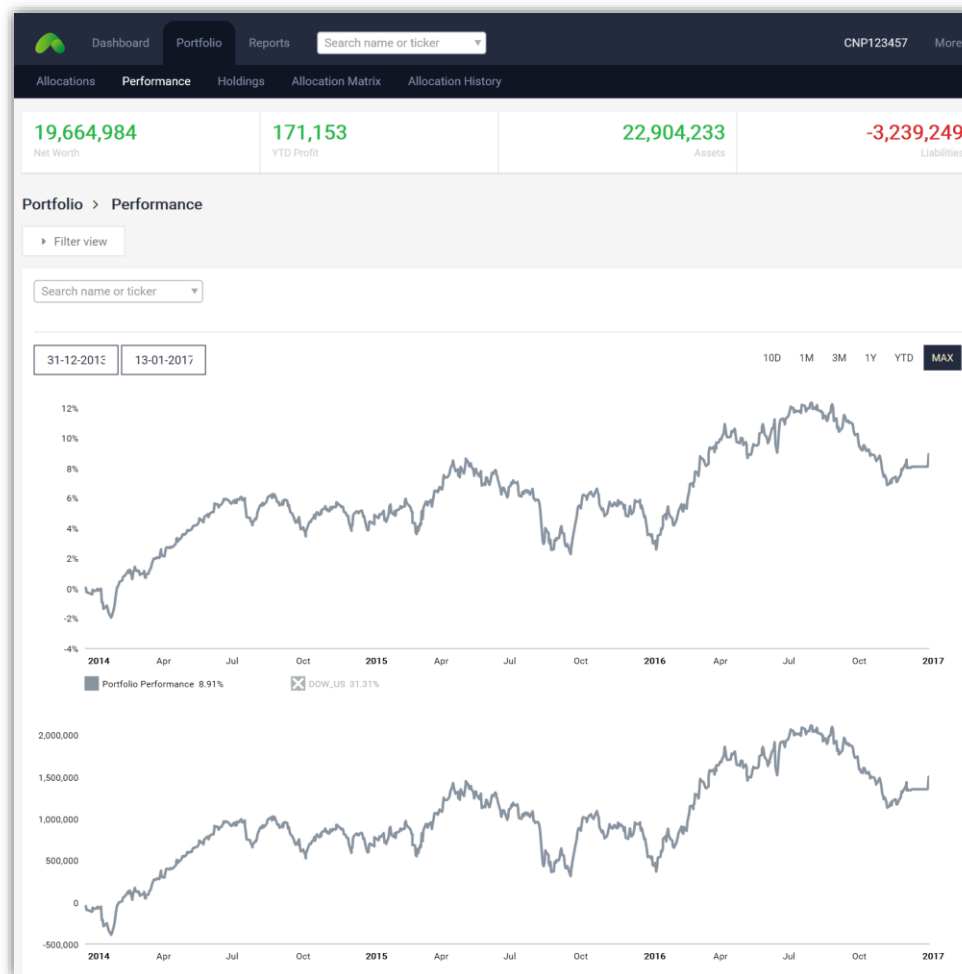
Click through any of the pie chart elements to drill down to the individual security level in each sub-category.



# Performance

The Performance page shows the aggregated portfolio NAV and profit line.

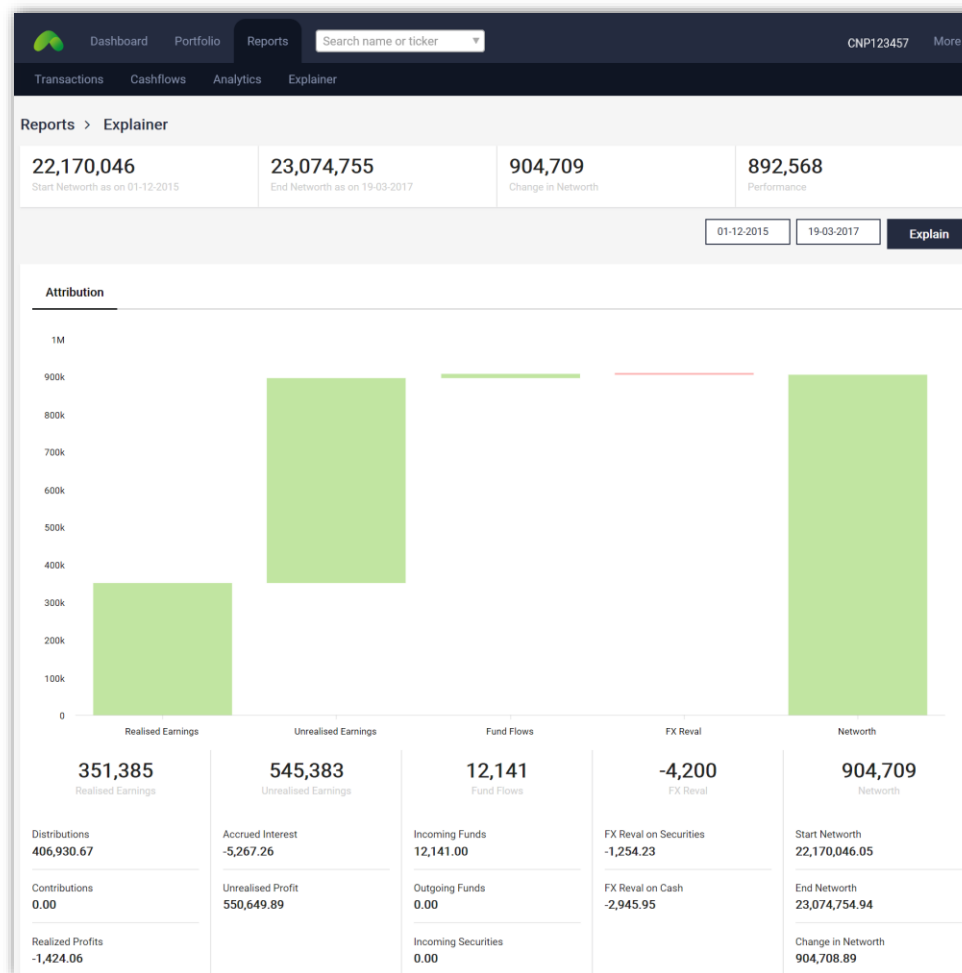
Compare portfolio performance against benchmarks or between individual accounts.



# Explainer

The Explainer is our performance attribution module; it explains where money was made (or lost) between any two dates. The change in net worth is categorized into realized earnings, unrealized earnings, fund flow, and FX revaluations.

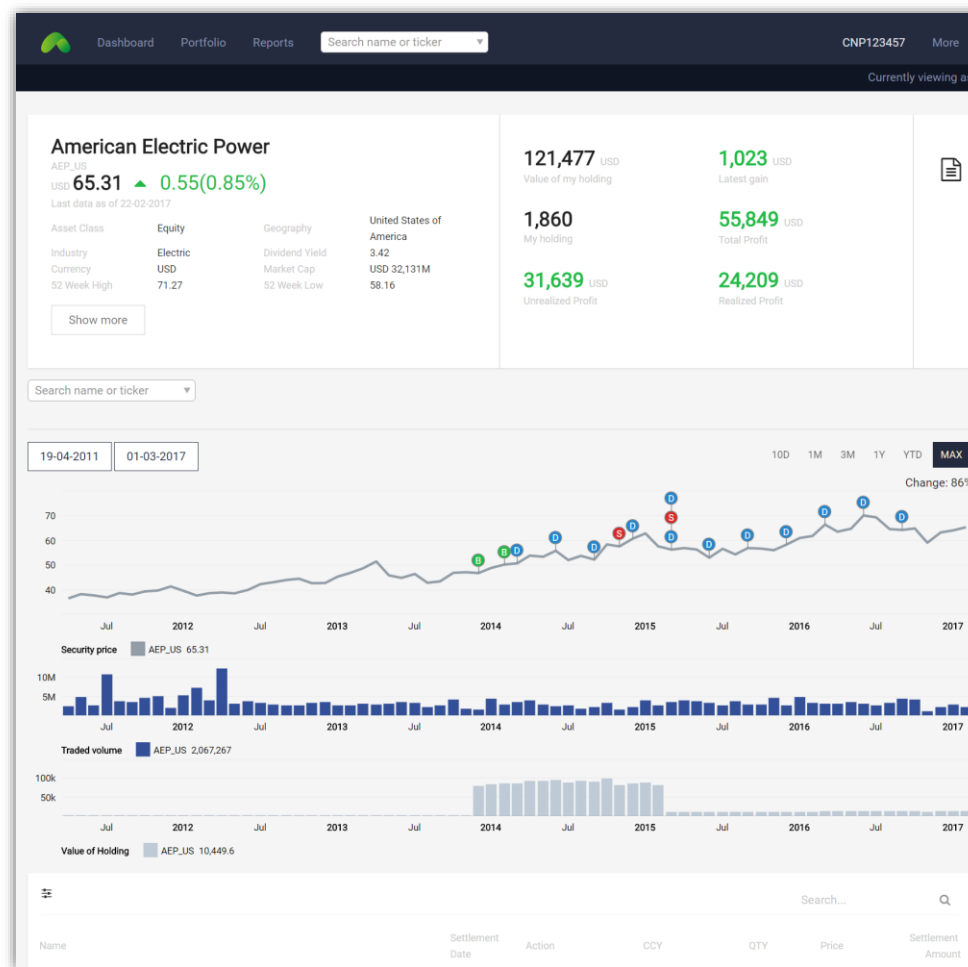
Within each category, you can further drill down to see the individual factors, and rank individual securities that contributed most to that factor.



# Securities

The individual Security page shows the full history, across all accounts, of when the security was bought or sold, when dividends and coupons were paid, the current value and P/L of the aggregated holding, and more.

Each buy and sell transaction, and dividend or coupon payment history is shown as individual tickets and displayed here in a list.



# Holdings

The Holdings page shows a snapshot of the portfolio on any chosen date.

List holdings by the category of choice (default is by custodian bank) and easily sort information using the smart filter function and column selector.

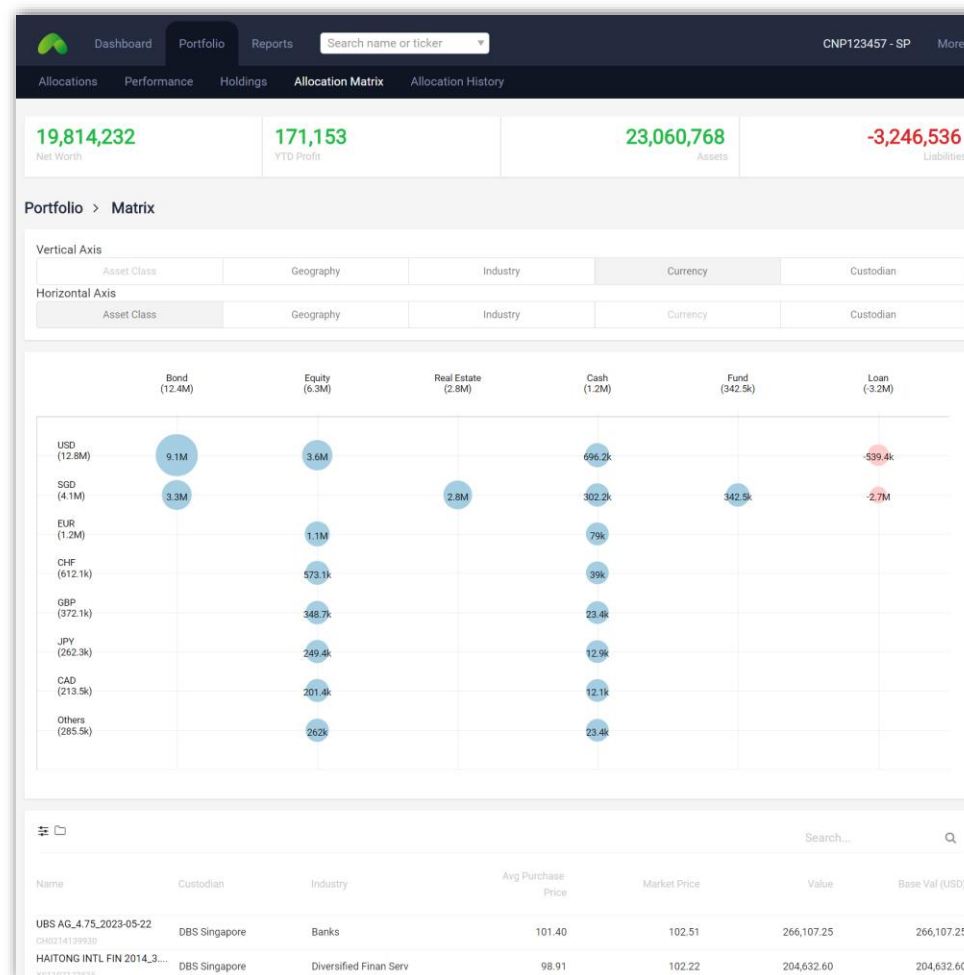
Download data from the Holdings page into excel for reporting or additional analysis.

Name	QTY	CCY	Avg Price	Market Price	Latest Change	Unrealized Profit	Value	Base Val (USD)
<b>Real Estate</b>								918,136.45
<b>Great Eastern Life</b>								340,367.81
<b>Deutsche Bank Singapore</b>								587,967.60
Pfizer Inc	3,000.00	USD	30.46	32.35	-0.03 (-0.09%)	5,670.00	97,050.00	97,050.00
Procter & Gamble Co/The	1,000.00	USD	80.54	87.97	-0.70 (-0.79%)	7,430.00	87,970.00	87,970.00
Kraft Foods Group Inc	1,500.00	USD	53.73	88.19	-0.11 (-0.12%)	51,690.00	132,285.00	132,285.00
General Electric Co	3,000.00	USD	27.50	29.72	0.13 (0.44%)	6,660.00	89,160.00	89,160.00
USD Cash	0.00	USD	0.00	0.00	0.00 (0.00%)	0.00	181,502.60	181,502.60
<b>DBS Singapore</b>								11,544,005.80
UBS AG_4.75_2023-05-22	2,500.00	USD	101.40	102.77	0.01 (0.01%)	3,413.75	265,556.00	265,556.00
HAITONG INTL FIN 2014_3.99_2019-09...	2,000.00	USD	98.91	102.53	0.00 (0.00%)	7,250.00	208,437.40	208,437.40
SGD Loan	-1,119,038.36	SGD	0.00	1.00	0.00 (0.00%)	-787,803.01	-1,119,038.36	-787,803.01
WISEYEAR HOLDINGS LTD_5.0_2017-0...	3,000.00	USD	104.74	100.01	0.00 (0.00%)	-14,184.30	307,452.60	307,452.60
ABJA INVESTMENT CO_4.85_2020-01-...	2,000.00	USD	100.10	103.47	0.01 (0.01%)	6,736.00	207,313.20	207,313.20
OVERSEA EDUCATION_5.2_2019-04-17	2,500.00	SGD	100.00	99.33	-0.02 (-0.02%)	-1,180.08	252,633.25	177,853.81
ASCOTT CAPITAL PTE LTD_3.78_2019-...	5,000.00	SGD	103.05	103.85	0.03 (0.03%)	2,790.30	528,708.50	372,210.78
FAR EAST HORIZON LTD_4.25_2019-1...	5,000.00	SGD	97.38	101.91	0.03 (0.03%)	15,935.04	516,870.50	363,876.83

# Allocation Matrix

The Allocation Matrix shows the asset allocation in two dimensions and helps you to understand your portfolio exposure quickly.

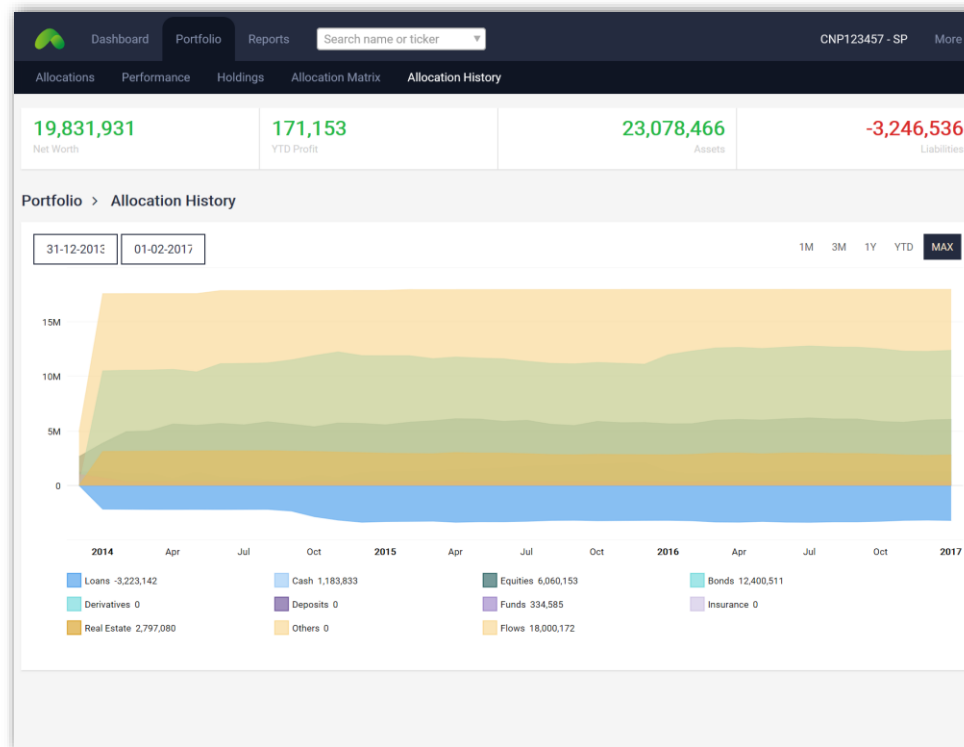
As with the Allocation view, there are five categories: Asset Class, Geography, Industry, Custodian and Currency.





# Allocation History

The Allocation History helps you to understand how asset allocation has changed over time. The surface graph will show your net worth by different asset classifications.

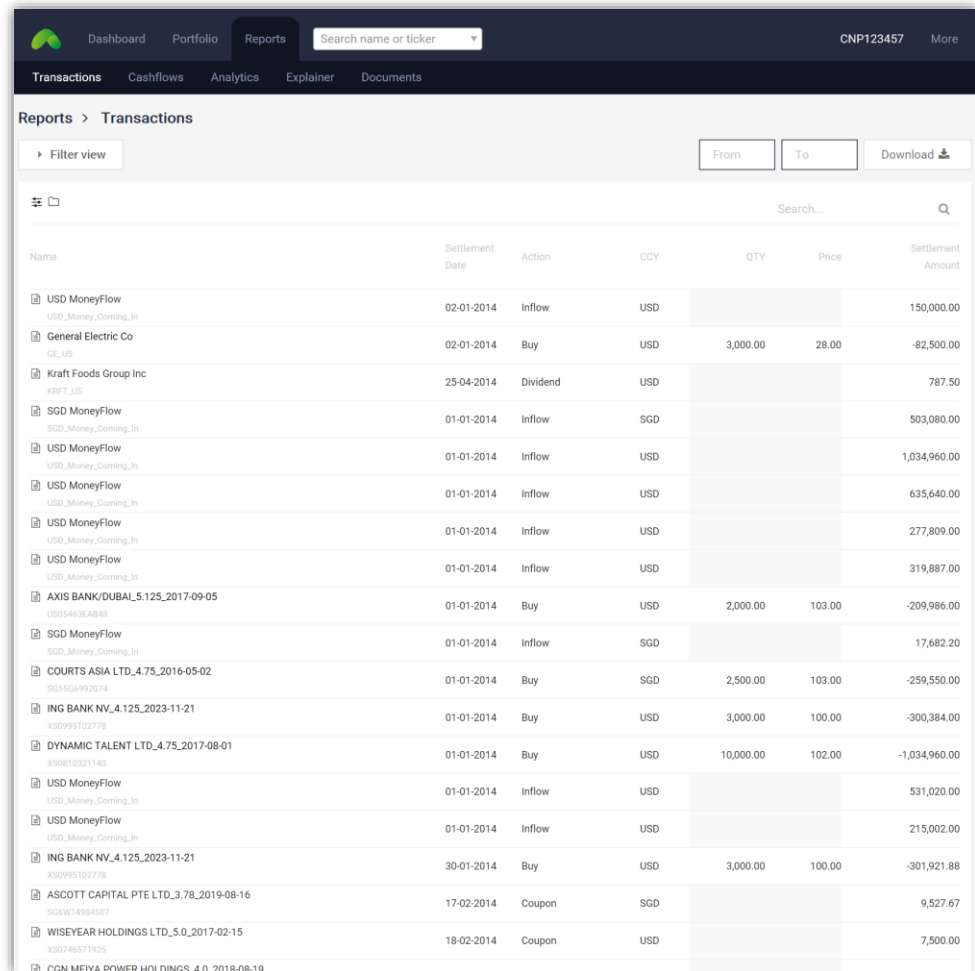


# Transactions

The Transactions page is the master list of every line item extracted from statements.

You can quickly search the list for a specific transaction or use the smart filter to sort by account or transaction type.

Download data from the Transactions page into excel for reporting or additional analysis.

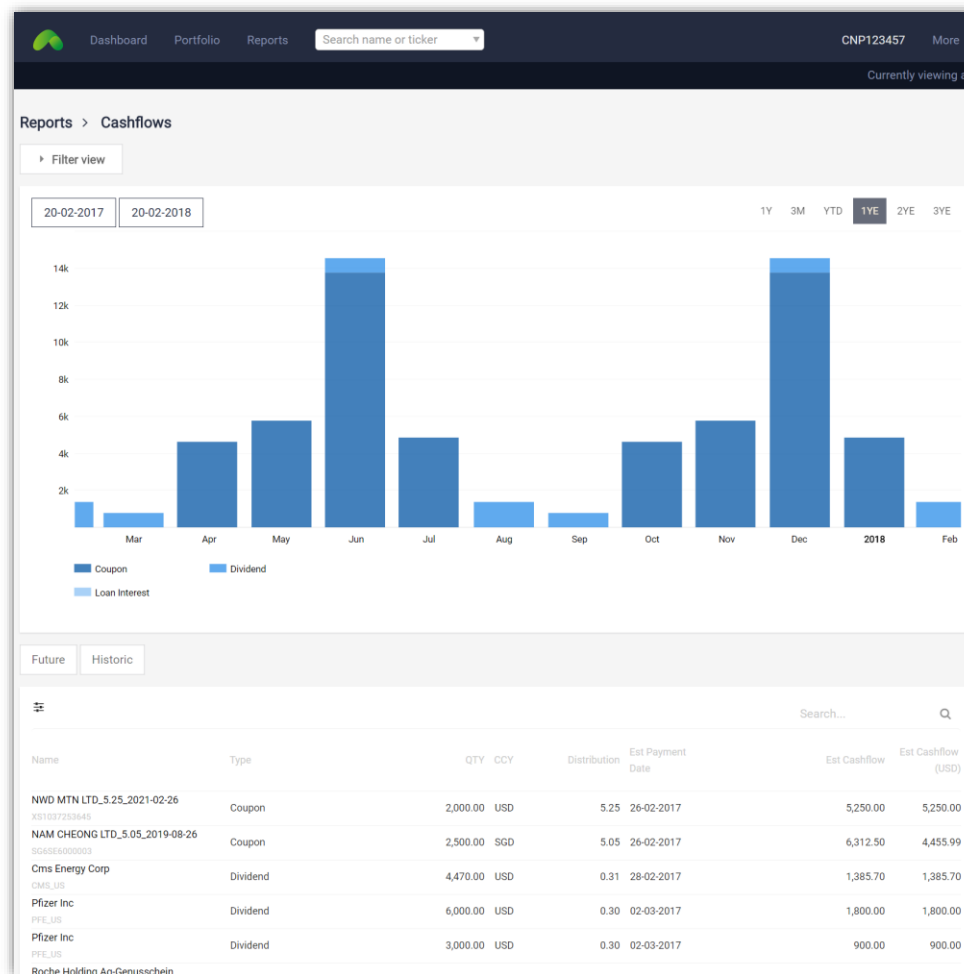


The screenshot shows the Canopy Transactions page. The top navigation bar includes Dashboard, Portfolio, Reports, and a search bar. The Reports section is active, and the Transactions sub-page is selected. A filter view button and a download button are visible. The main table lists transactions with the following columns: Name, Settlement Date, Action, CCY, QTY, Price, and Settlement Amount. The table contains 20 rows of transaction data.

Name	Settlement Date	Action	CCY	QTY	Price	Settlement Amount
USD MoneyFlow USD_Money_Coming_In	02-01-2014	Inflow	USD			150,000.00
General Electric Co GE_US	02-01-2014	Buy	USD	3,000.00	28.00	-82,500.00
Kraft Foods Group Inc KRFT_US	25-04-2014	Dividend	USD			787.50
SGD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	SGD			503,080.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			1,034,960.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			635,640.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			277,809.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			319,887.00
AXIS BANK/DUBAI_5.125_2017-09-05 USD5463EAB48	01-01-2014	Buy	USD	2,000.00	103.00	-209,986.00
SGD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	SGD			17,682.20
COURTS ASIA LTD_4.75_2016-05-02 SGD560992074	01-01-2014	Buy	SGD	2,500.00	103.00	-259,550.00
ING BANK NV_4.125_2023-11-21 XS0995102778	01-01-2014	Buy	USD	3,000.00	100.00	-300,384.00
DYNAMIC TALENT LTD_4.75_2017-08-01 XS0815021140	01-01-2014	Buy	USD	10,000.00	102.00	-1,034,960.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			531,020.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			215,002.00
ING BANK NV_4.125_2023-11-21 XS0995102778	30-01-2014	Buy	USD	3,000.00	100.00	-301,921.88
ASCOTT CAPITAL PTE LTD_3.78_2019-08-16 SGDW14984507	17-02-2014	Coupon	SGD			9,527.67
WISEYEAR HOLDINGS LTD_5.0_2017-02-15 XS07446571925	18-02-2014	Coupon	USD			7,500.00
CGN MEIYA POWER HOLDINGS_4.0_2018-08-19						

# Cashflows

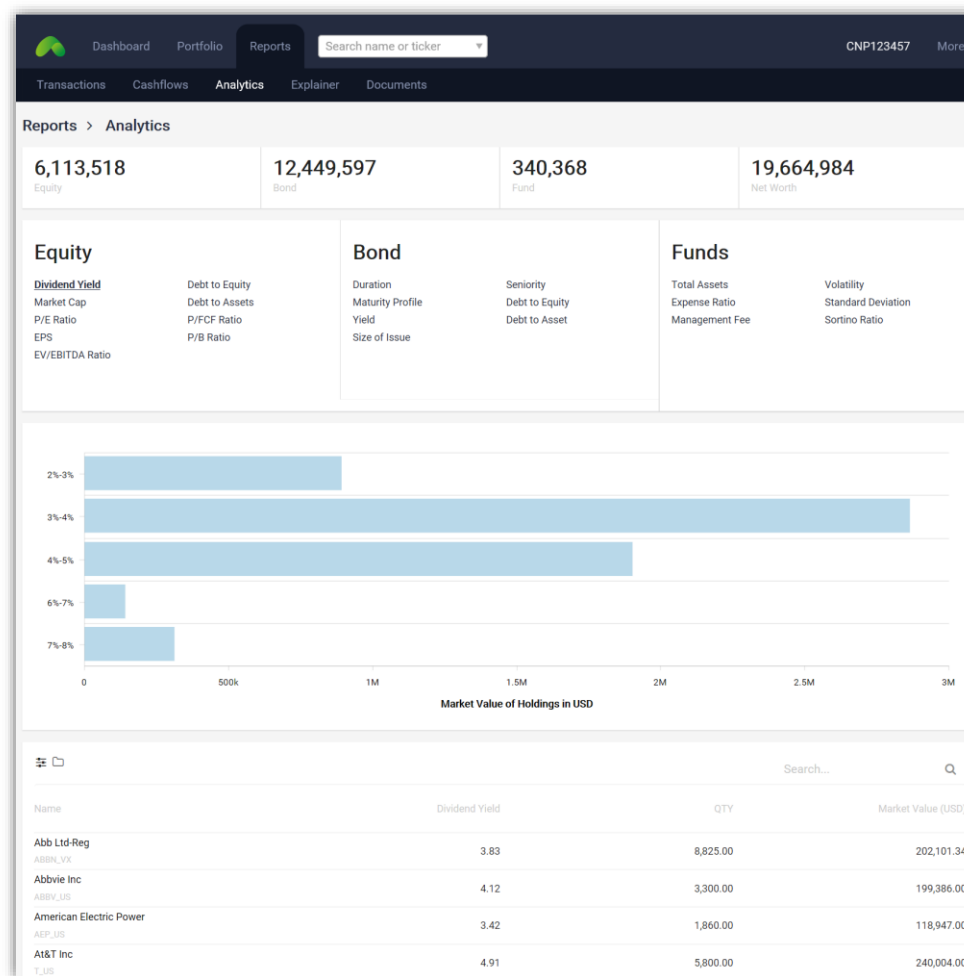
The Cashflows report is a pro-forma historical record and projection of the cashflows from coupons and dividends based on the current bond and equity holdings.



# Analytics

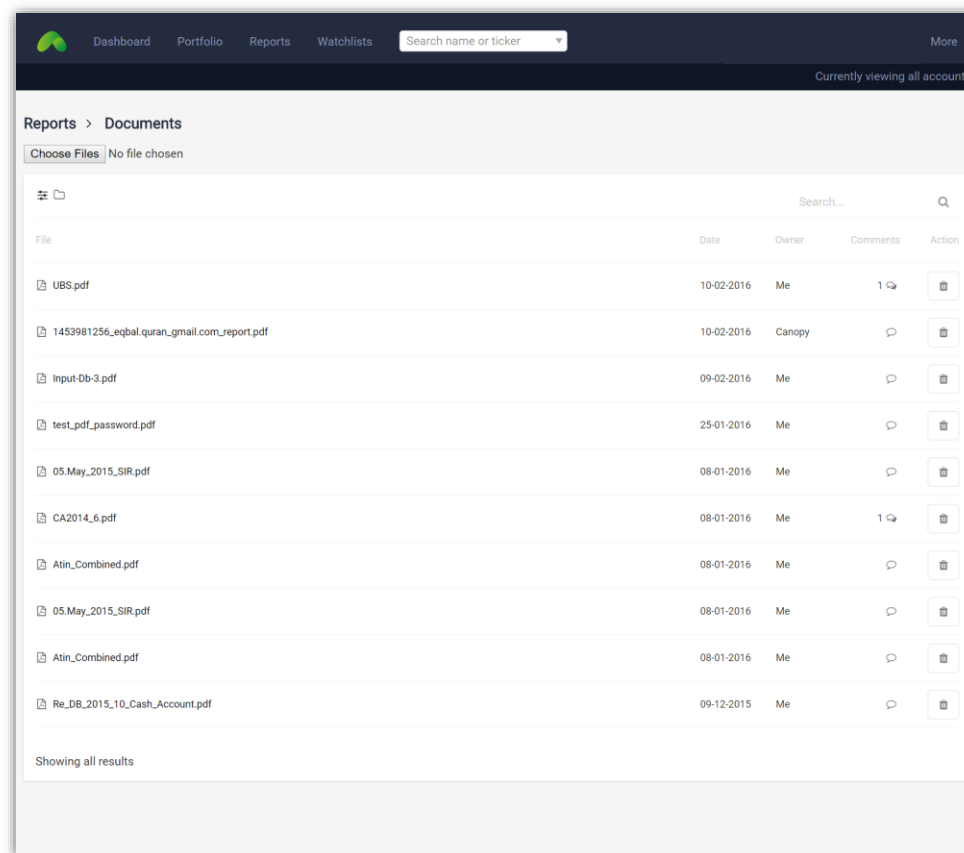
The Analytics page allows you to slice and dice the equity, bond and fund portfolio by various financial ratios to help you understand the financial health of the portfolio.

Click through each chart element to drill down to the list of securities belonging to that bucket, and further drill down to the individual security level from the list.



# Documents

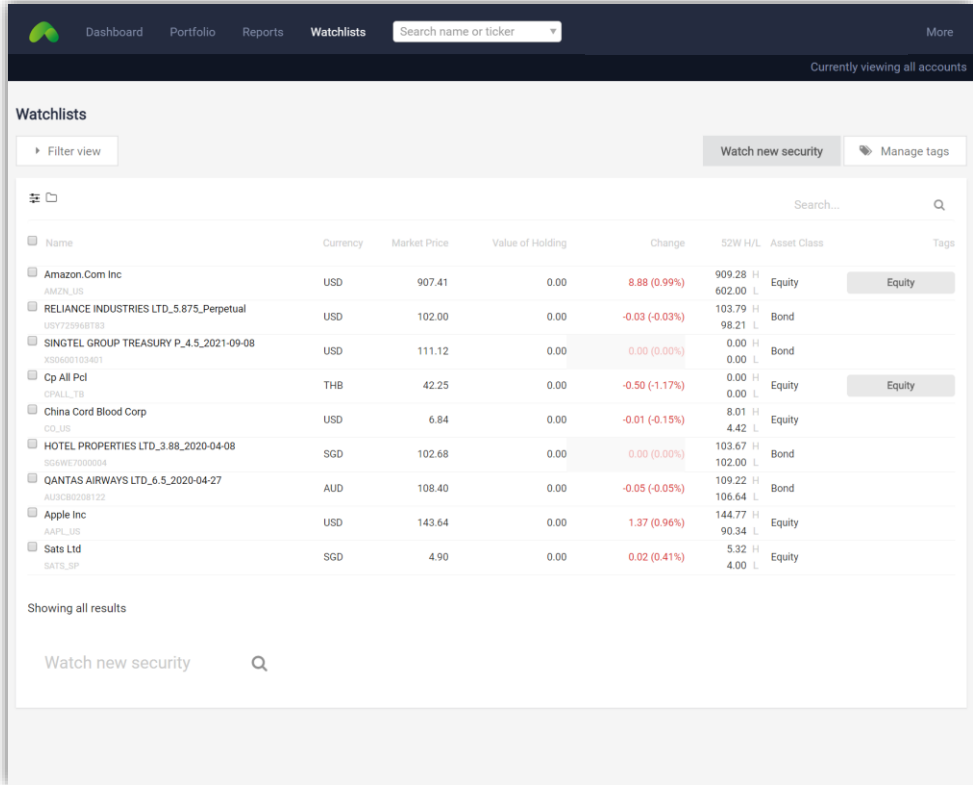
The Documents page allows you to upload statements and view the list of files shared with Canopy. Documents can include bank statements, investment reports or consolidated portfolio reports.



# Watchlists

The Watchlist allows the user to track the latest prices of a list of Stocks, ETFs, Bonds etc.

Add tags to securities as a way of grouping.



The screenshot displays the 'Watchlists' section of a financial application. At the top, there's a navigation bar with 'Dashboard', 'Portfolio', 'Reports', and 'Watchlists' (selected). A search bar is present with the placeholder 'Search name or ticker'. Below the navigation bar, the 'Watchlists' section has a 'Filter view' button and 'Watch new security' and 'Manage tags' buttons. The main area contains a table of securities. The table has columns: Name, Currency, Market Price, Value of Holding, Change, 52W H/L, Asset Class, and Tags. The table lists several securities, including Amazon.Com Inc, RELIANCE INDUSTRIES LTD, SINGTEL GROUP TREASURY, Cp All Pcl, China Cord Blood Corp, HOTEL PROPERTIES LTD, QANTAS AIRWAYS LTD, Apple Inc, and Sats Ltd. Each row shows the security's name, currency, market price, value of holding, change percentage, 52-week high/low, asset class, and a tag (e.g., 'Equity' or 'Bond').

Name	Currency	Market Price	Value of Holding	Change	52W H/L	Asset Class	Tags
Amazon.Com Inc AMZN_US	USD	907.41	0.00	8.88 (0.99%)	909.28 H 602.00 L	Equity	Equity
RELIANCE INDUSTRIES LTD_5.875_Perpetual USV729968TB3	USD	102.00	0.00	-0.03 (-0.03%)	103.79 H 98.21 L	Bond	
SINGTEL GROUP TREASURY P_4.5_2021-09-08 XS0660103401	USD	111.12	0.00	0.00 (0.00%)	0.00 H 0.00 L	Bond	
Cp All Pcl CPALL_TB	THB	42.25	0.00	-0.50 (-1.17%)	0.00 H 0.00 L	Equity	Equity
China Cord Blood Corp CBL_US	USD	6.84	0.00	-0.01 (-0.15%)	8.01 H 4.42 L	Equity	
HOTEL PROPERTIES LTD_3.88_2020-04-08 SG56W1709904	SGD	102.68	0.00	0.00 (0.00%)	103.67 H 102.00 L	Bond	
QANTAS AIRWAYS LTD_6.5_2020-04-27 AUX3CB0208122	AUD	108.40	0.00	-0.05 (-0.05%)	109.22 H 106.64 L	Bond	
Apple Inc AAPL_US	USD	143.64	0.00	1.37 (0.96%)	144.77 H 90.34 L	Equity	
Sats Ltd SATS_SP	SGD	4.90	0.00	0.02 (0.41%)	5.32 H 4.00 L	Equity	

Showing all results

Watch new security

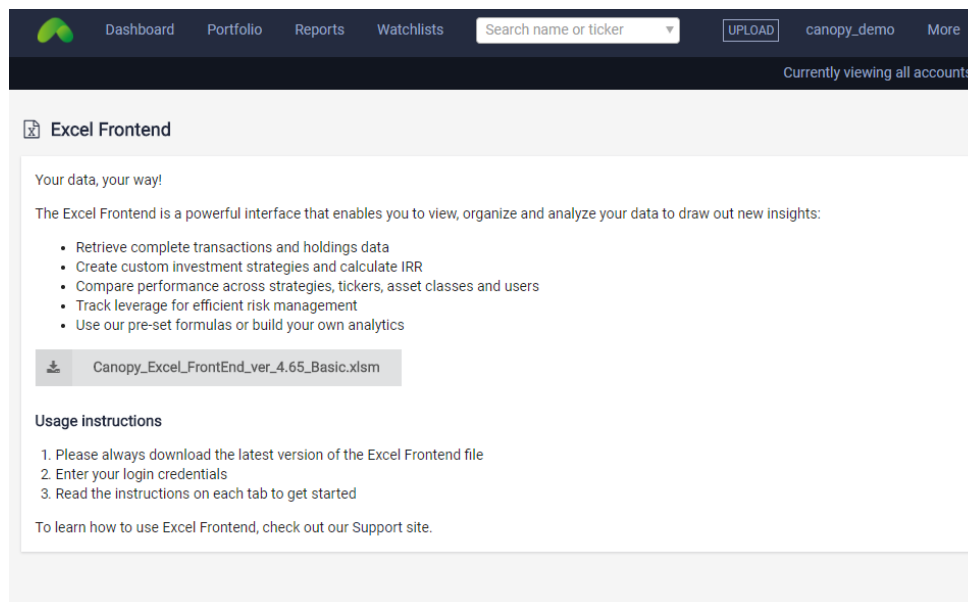
# Accessing Canopy Excel Frontend



# Download

Access [More](#) > Excel Frontend

More analytics at your fingertips.  
Download the latest version right from  
your platform.



The screenshot shows the Canopy Excel Frontend download page. At the top is a dark navigation bar with the Canopy logo, links for Dashboard, Portfolio, Reports, and Watchlists, a search bar, an 'UPLOAD' button, and a 'canopy\_demo' link. Below the navigation bar is a header for 'Excel Frontend'. The main content area has a light gray background and contains the following text:

Your data, your way!

The Excel Frontend is a powerful interface that enables you to view, organize and analyze your data to draw out new insights:

- Retrieve complete transactions and holdings data
- Create custom investment strategies and calculate IRR
- Compare performance across strategies, tickers, asset classes and users
- Track leverage for efficient risk management
- Use our pre-set formulas or build your own analytics

Below the list is a download button with a download icon and the text 'Canopy\_Excel\_FrontEnd\_ver\_4.65\_Basic.xlsm'.

Usage instructions

1. Please always download the latest version of the Excel Frontend file
2. Enter your login credentials
3. Read the instructions on each tab to get started

To learn how to use Excel Frontend, check out our [Support site](#).



[Return to Excel Frontend](#)



# Accessing Canopy Reporter



# Generate Reports

Access Reports > Generate Reports

Select a template from the list and generate a report in PDF or PPT. You may download a copy to your desktop or send the report to a specified email address.

Performance Date should be one day before the start date of the report period.

Dashboard Portfolio Reports Watchlists Search name or ticker UPLOAD canopy\_demo More

Currently viewing all accounts

Reports > Generate Reports

Child accounts \*

☒ Include all child accounts

Template \*

Canopy Portfolio Summary - Doughnut Charts NEW

Report format \*

PDF

Email(s)

john.doe@canopy.cloud

Semicolon-separated email addresses

Report password

☐ Set password for file

Generate report

Report parameters

Report Date As Of \*

28-02-2018

Transactions Date From \*

01-01-2018

Transactions Date To \*

28-02-2018

Performance Date From \*

31-12-2017

Performance Date To \*

28-02-2018

Cashflows From \*

01-01-2018

Cashflows To \*

28-02-2018

Benchmark Tickers \*

SPX\_US



Return to Reporter

**Contact us at: [hello@canopy.cloud](mailto:hello@canopy.cloud)**

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