

pyse

Impact **Story**





What do we do?

pyse lets people's **money grow** while letting them invest in a **purpose they care about**

pyse = fintech+impact



The Team



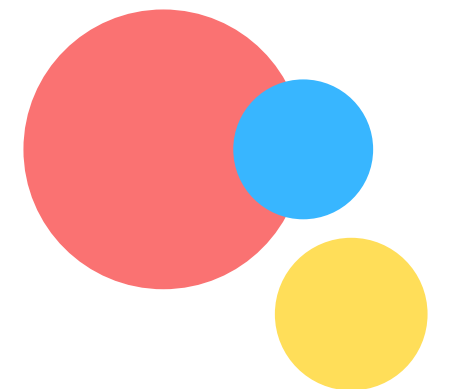
Vinay Mantha
Co-Founder



Kaustubh Padakannaya
Co-Founder



Anurag Jha
Core Team Member



Problem

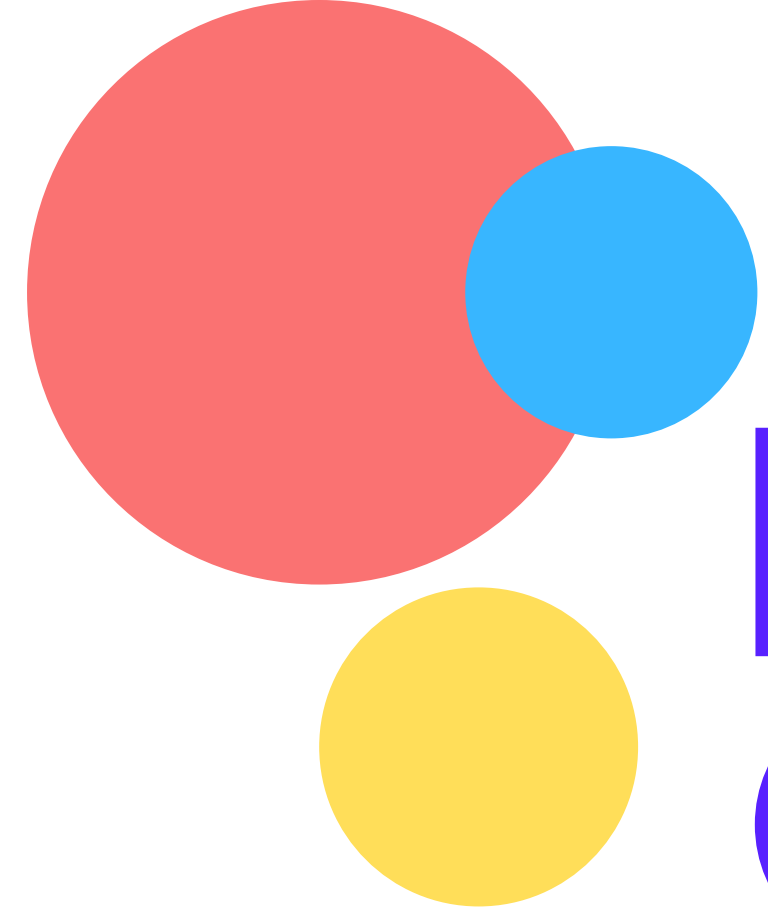
Statement

Why this ?

- People today are interested in greening the environment around them
- Entry barriers for investments in the sustainability sector are high for an individual investor
- Lack of emotional attachment with the investment instrument

Why Now ?

- Sustainable energy market growing rapidly
- Number of Indians today moving to the middle class stratum, willing to look for meaningful investment solutions is growing
- Fixed income instruments like FD's are losing their return value significantly



**Empowerment
Governance
Democratisation**



Technology
Values



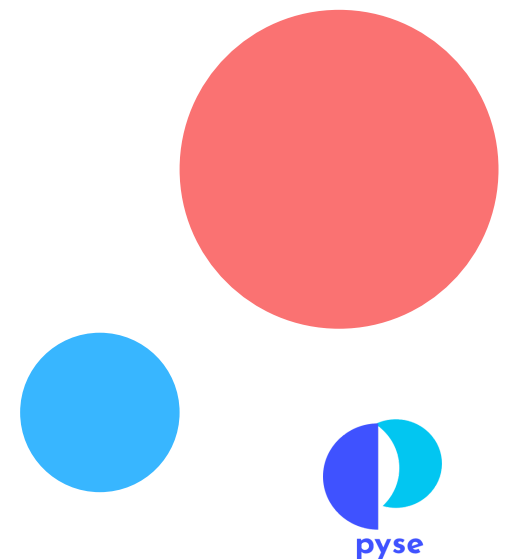
FaaS

Fractionalisation as a **service**

pyse moves a step closer to a world of Internet of Value (IOV). We remove the clutter of entry for investors by **abstracting the investment product** inside a blackbox, allowing them to **own a fraction** of the asset's receivables without worrying about the type of asset they are investing in.



Fractional **blueprint**



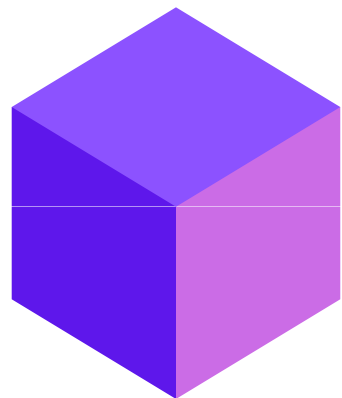


Asset Portfolio



1 Renewable energy investment Environmental Impact

Renewable energy assets like Solar and Wind farms, are great revenue generators. With these assets producing returns almost **3 times higher than traditional fixed income instruments** like Fixed deposits, retail investors can start owning fractions of these asset's revenues.



2 Bill/Invoice discounting for SME/SMBs Social Impact

With SME/SMBs finding a lot of issues to maintain working capital in the current situation, **pyse** allows discounting of vendor invoices. Discounted invoices can be fractionally owned by retail investors who want to make a **short term investment**.

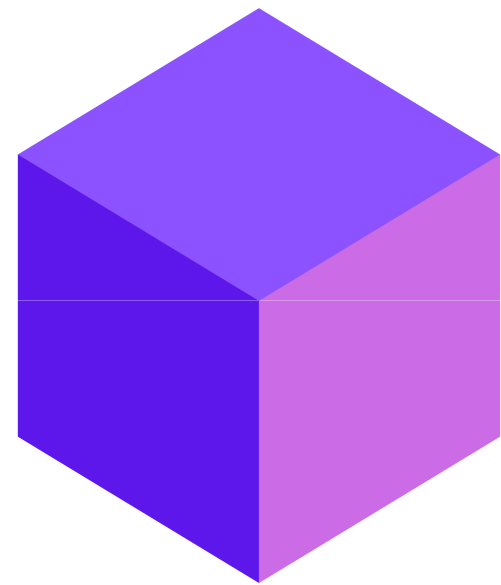


**How is all this made
Possible?**

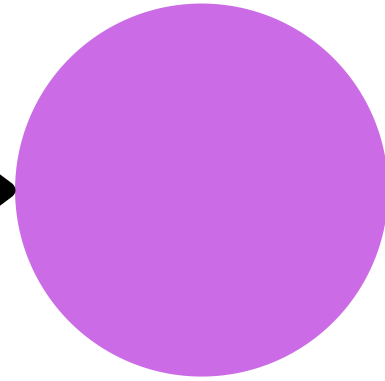


Tokens

Tokenisation



Invoice xyz



Identity token



Ownership tokens

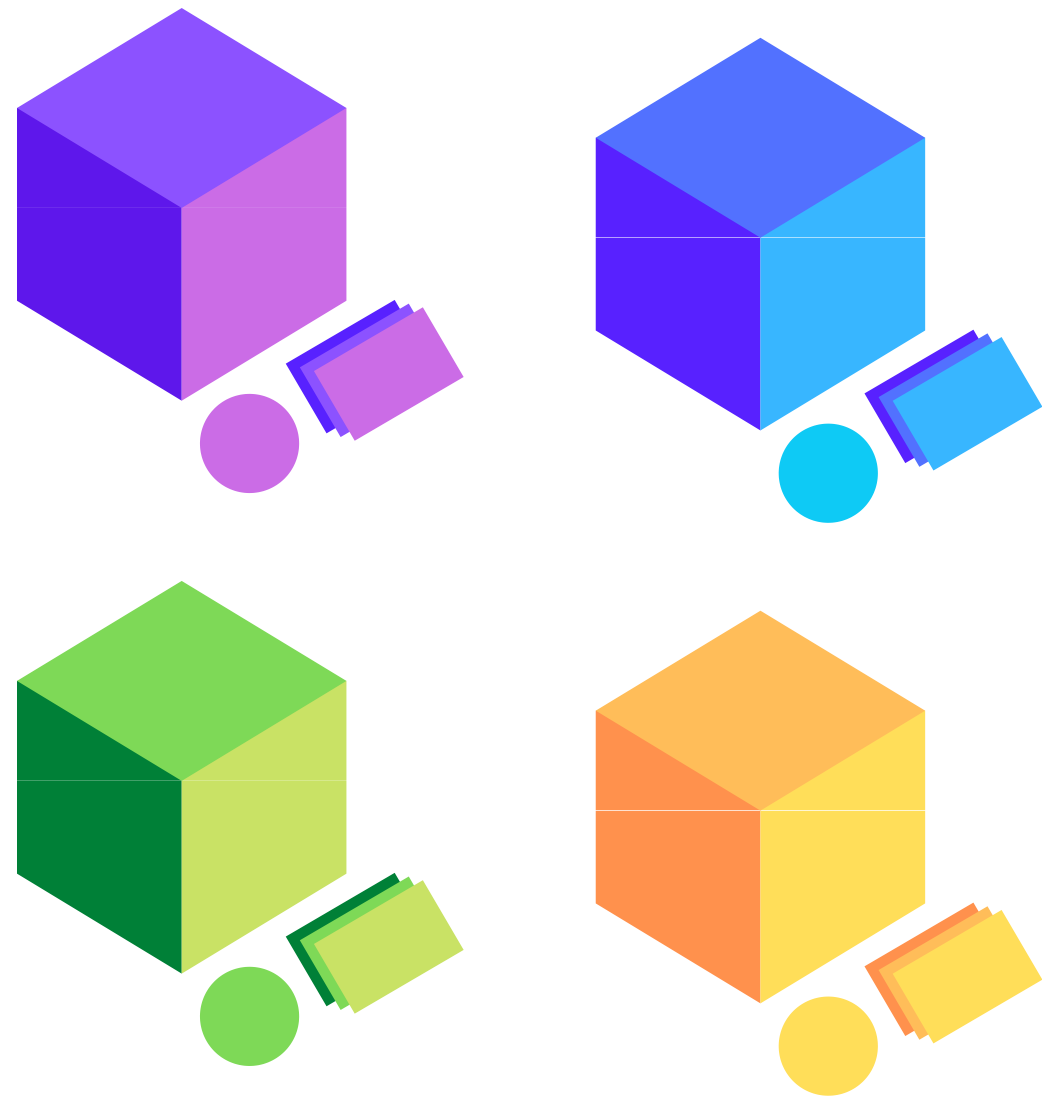
Identity token

- **One token** per asset
- **Non Fungible**
- Has **characteristics** of the asset
- Schema **common** for all assets

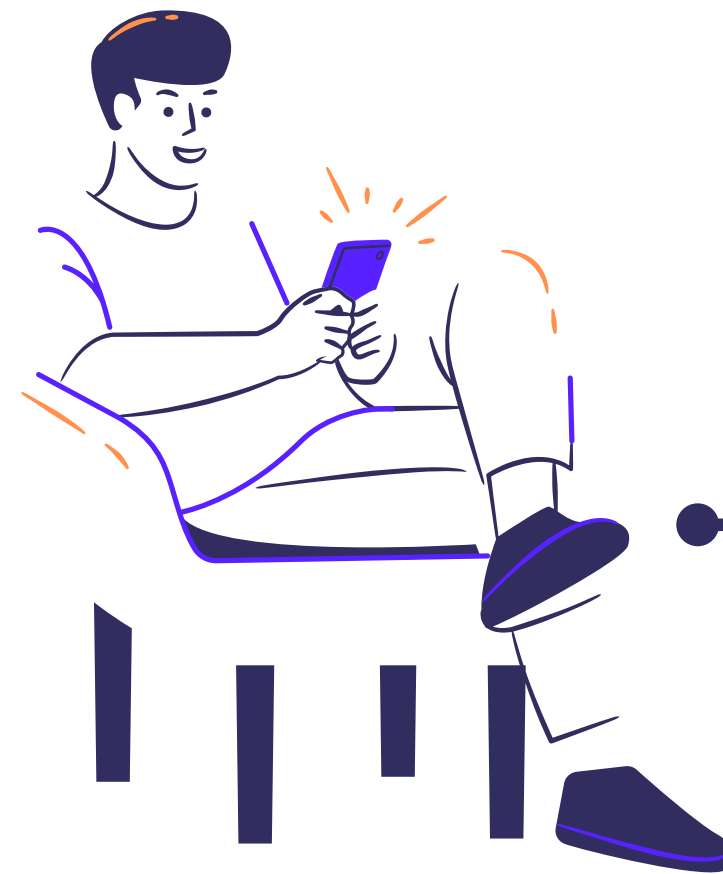
Ownership tokens

- **100** ownership tokens **per asset**
- **Fungible**
- Ownership tokens of **one asset** **not exchangeable with another**
- **1 token** represents **1%** ownership
- Each token can be further **fractionalized** down to the **18th decimal**

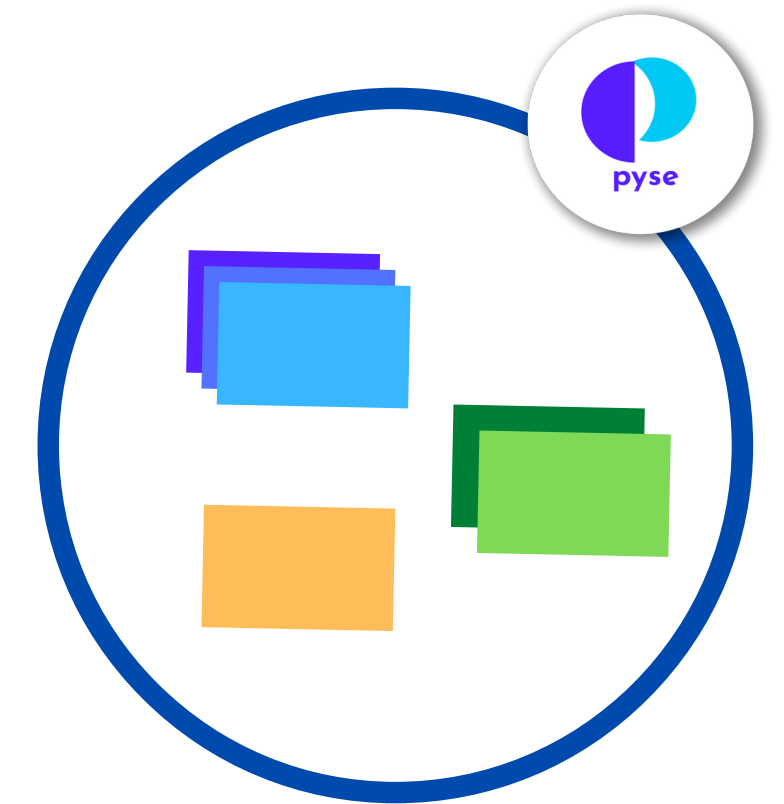
Transaction and Ownership



Diverse asset classes **tokenised**



Retail buyer



User wallet



Impact

We define impact as a noticeable and strong effect on the environment and society that help execute the projects that run in our portfolio.

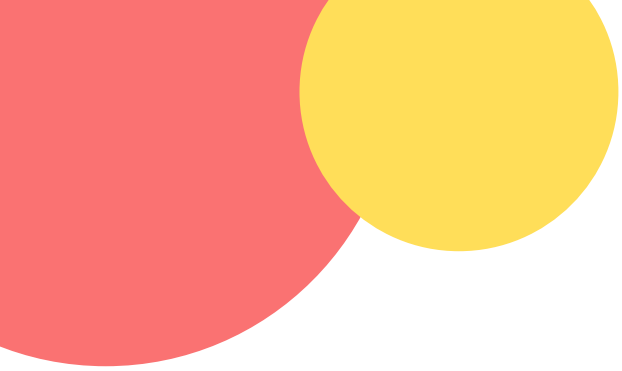
We assess and manage the impact created through the investments we generate

Assess

Assess the nature of social and environmental ramifications brought about by the execution of power generation projects in field.

Manage

Manage the output generation process and enhance overall productivity by implementing good socio-ecological practices.



Land Utilization Factor
Avoiding Degradation in soil quality
Heavy Metal Sequestered
Reduction Water Consumption
Yield per unit area
Jobs created per MW
Total factor productivity
Nutrient Consumption
Solar plant generation
Solar panel operating temperature

- — Low impact
- — Moderate impact
- — High impact

IMPACT INDICATORS



Total Impact

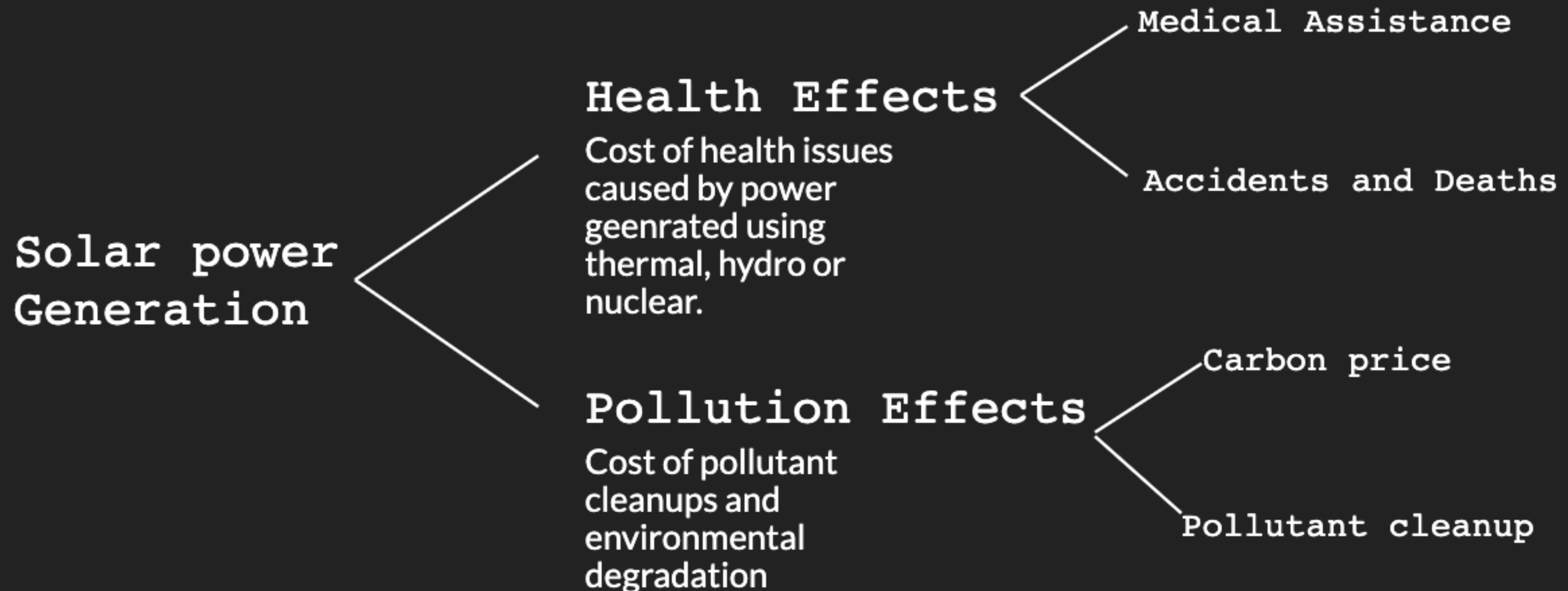
A weighted sum of indicator values obtained from regular audits

$$\text{Impact} = w_1(i_1) + w_2(i_2) + w_3(i_3) \dots$$

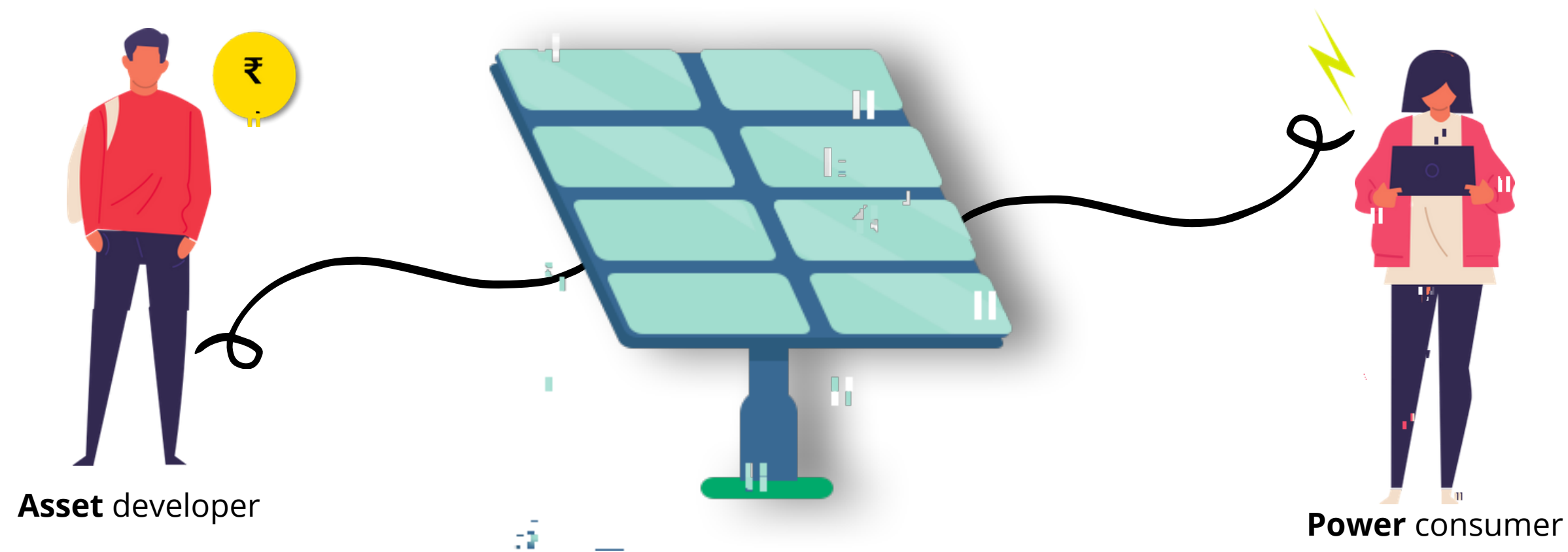
Where w_1, w_2, \dots, w_n are relative weights of impact factors
&
Where i_1, i_2, \dots, i_n are values quantifying the indicator factor

FACTOR BREAKDOWN FOR WEIGHT DEFINITION

Factors are exploded into a chain of dependent indicators to identify the degree of contribution to impact.



Renewable energy assets



Transaction Flow

Asset developers **raise cash** to establish a RE asset

A **creditworthy customer** consumes the electricity and **pays for the consumption**

These transactions are backed by a **special agreement called PPA** (power purchase agreement)



Stablecoin

Power purchase agreement

Secure **25 year** contact

Signed between **owner of asset and power consumer**

Fixed price per unit of power consumed

PPA backed assets, **not volatile**

ROI typically in the ranges of **10-15%** Annualised

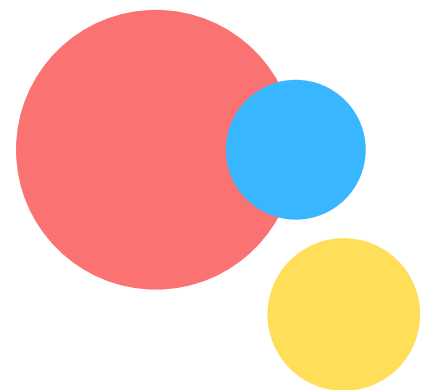
Works as **alternative gold**

Secure

Appreciating in value YoY



Commodity backed
Stablecoins

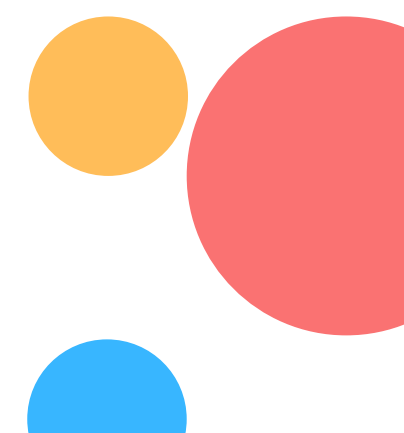


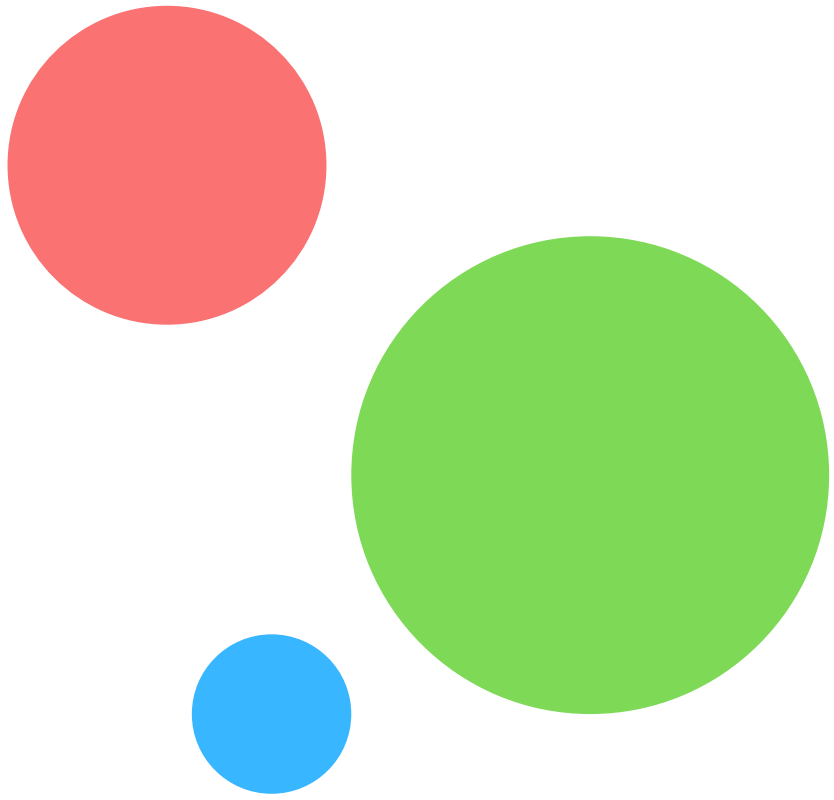
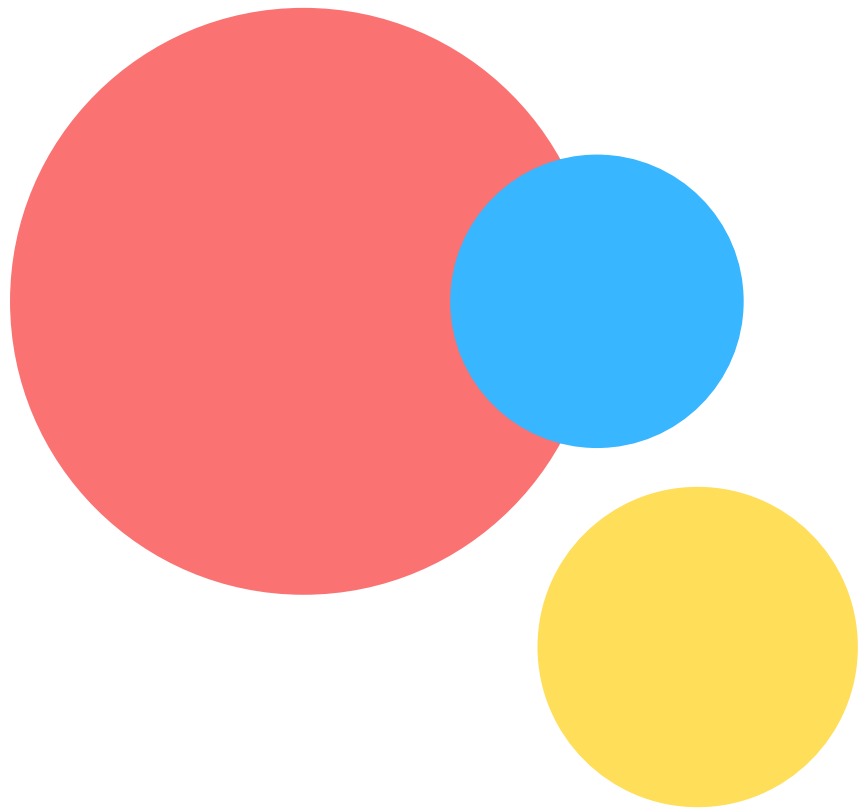
Digital Value Identity



**\$397
Billion
Credit
Gap for
SMEs**

Digital Identity
Behavioural History
Credit Rating
Single SignOn
Easy Onboarding





Thank You
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