

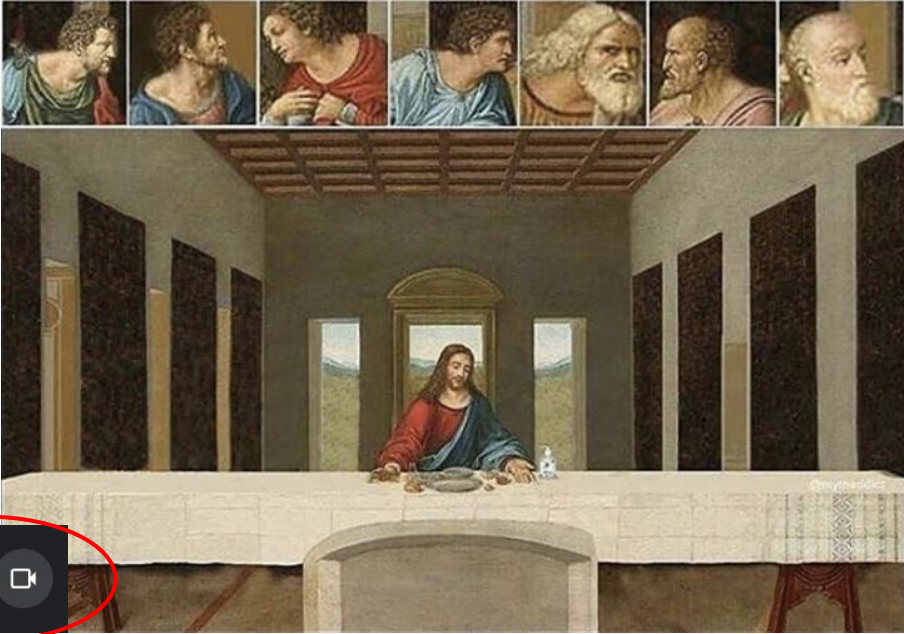
A woman with a backpack is seen from behind, looking up at a dense forest of green trees. The scene is filled with lush foliage, and the lighting is soft, suggesting a natural, outdoor setting. The woman is positioned in the lower right corner of the frame, looking towards the upper left where the trees are most dense.

MotherTree

www.mymothertree.com

Two changes: Big impact.

Housekeeping

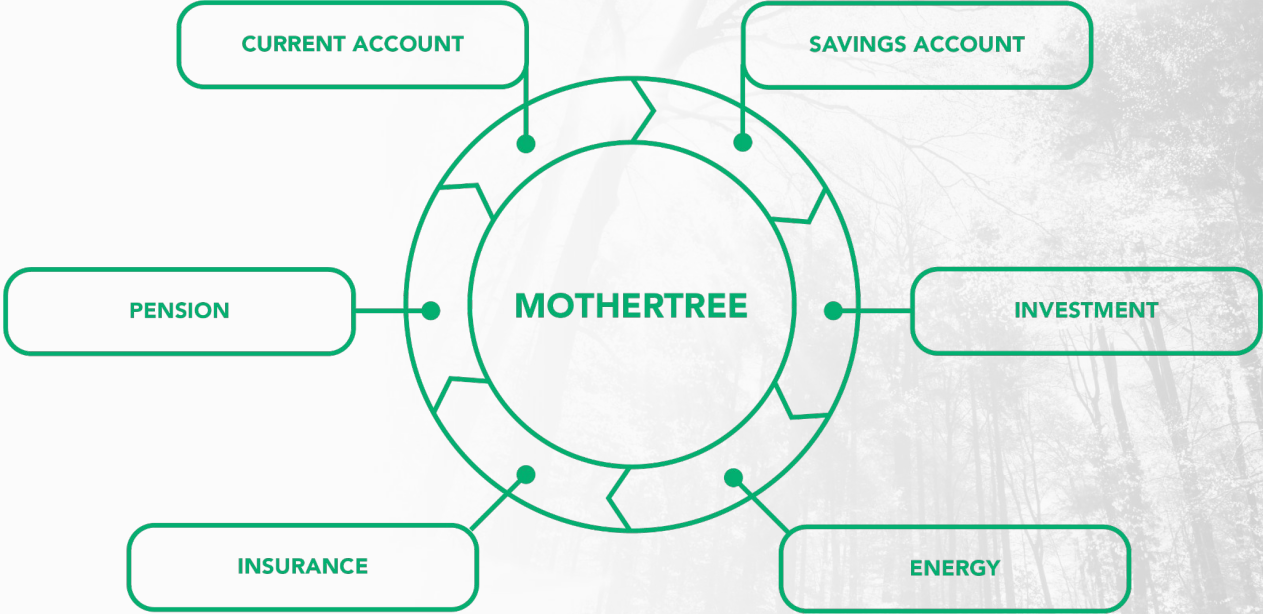


...but leave your camera on.

MotherTree's Mission

**To make it easy for values-led organisations
to go green and save money.**

We focus on 6 key areas



MotherTree

Explored



Conducted



Calculated

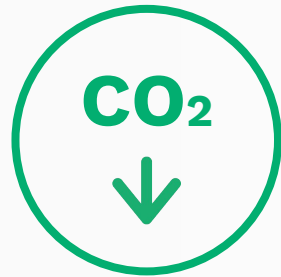


There are 2 actions above all others that have a significant impact on;

- **Our Carbon Emissions**
- **The Level of Biodiversity**
- **The Size of the Gender Pay Gap**
- **& Many Other Areas**

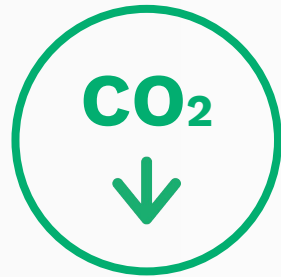
By making sure your bank and pension are investing ethically, you can:

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**Dramatically cut
your business'
carbon footprint**

By making sure your bank and pension are investing ethically, you can:

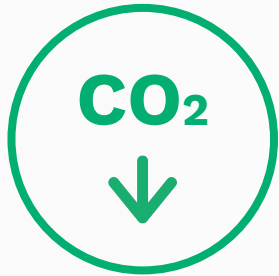


**Dramatically cut
your business'
carbon footprint**



**Get money to the
places you want to
see thrive in the next
10 years**

By making sure your bank and pension are investing ethically, you can:



**Dramatically cut
your business'
carbon footprint**



**Get money to the
places you want to
see thrive in the next
10 years**

Without giving up returns or security.



MotherTree

And we're going to unpack on this call.

The journey so far

Launched in March 2022

- Evaluated & represent over **£290 million**
- Found routes to reduce over **26,000 tonnes of CO2e**



Equivalent to
130,000
Return Flights
From London to Rome

Leadership team



About Dan

Previously on the **founding team of Look After My Bills**

- **Best ever deal on Dragon's Den**
- **Saved British public £127m**
- **Switched energy for over 800k UK households**



We started researching what that meant in terms of carbon footprints for businesses.

And the results were shocking.

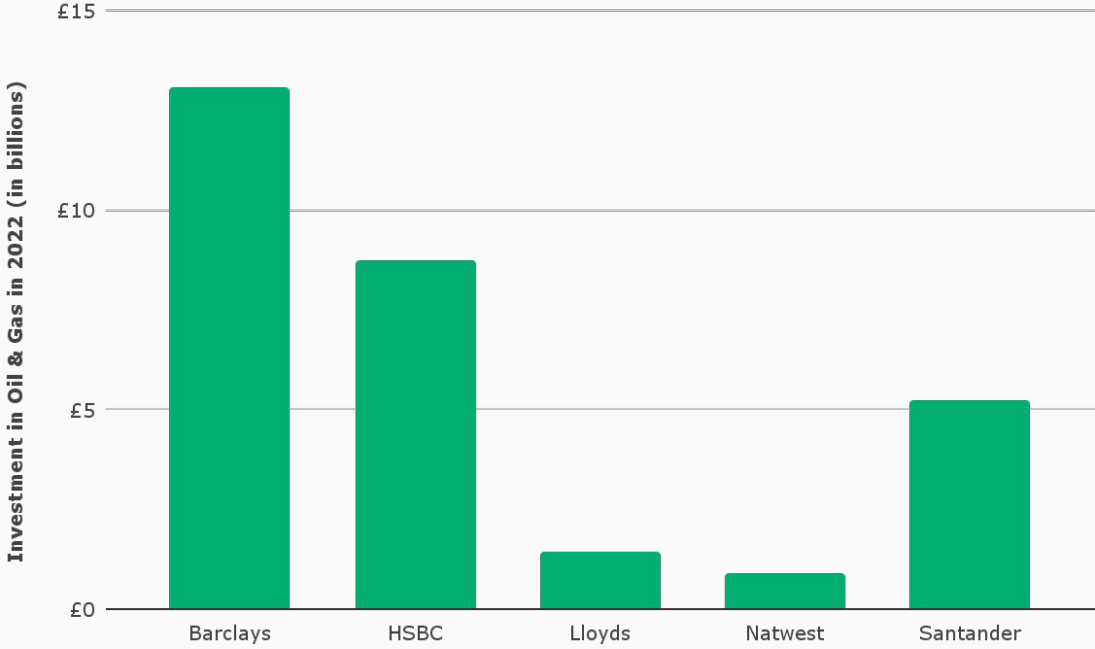
We found that for most businesses, **the biggest source of emissions is from where they keep their cash.**



MotherTree

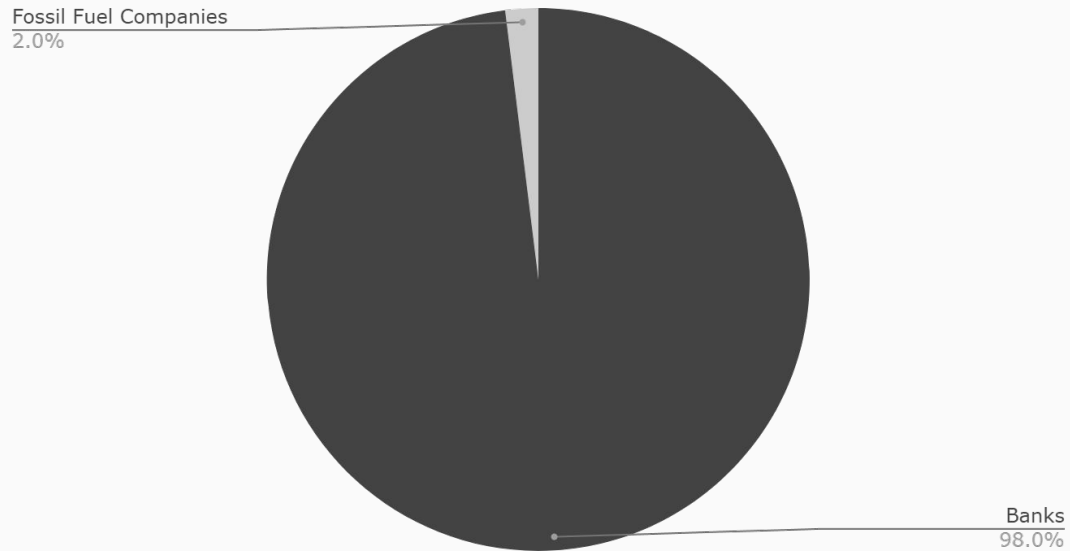
**And that's because of where your bank is
lending money.**

The UK's “big 5” banks invest big £ into oil & gas



Our banks are financing the climate crisis

Proportion of fossil fuel expansion money



**“Money is the oxygen that keeps
fossil fuel burning”**

Bill McKibben



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**And this feeds into the overall carbon
emissions of a company.**

Companies financed emissions



Google / Alphabet

Companies financed emissions



Google / Alphabet

2X higher

reported emissions
with cash included

Companies financed emissions



Google / Alphabet

2X higher

reported emissions
with cash included



Apple

3.9X higher

reported emissions
with cash included

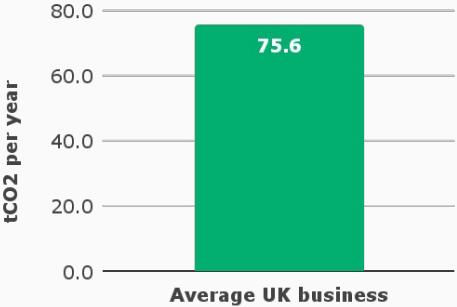


Paypal

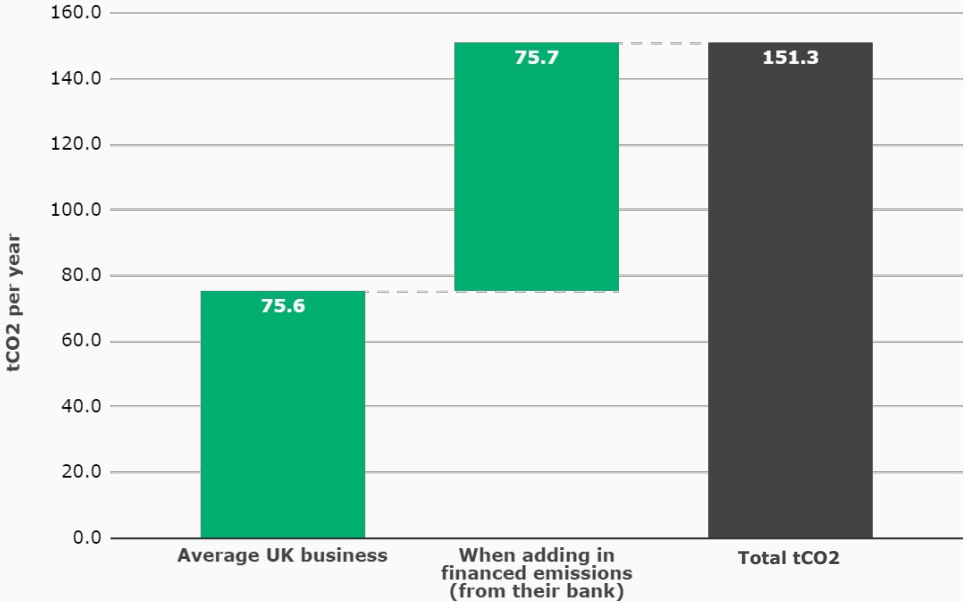
57X higher

reported emissions
with cash included

Emissions for a typical UK company



Emissions for a typical UK company

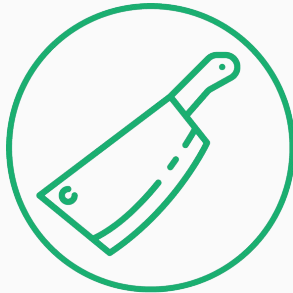


We've seen the carbon impact.

When we looked at the wider **impact on values, the results were just as stark.**

Banks continue to invest in areas that don't align to our values

Banks continue to invest in areas that don't align to our values



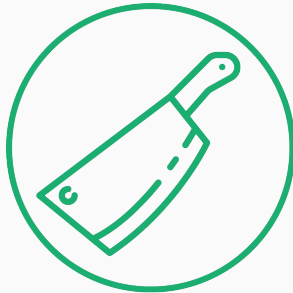
Barclays

Invested £6.7bn to
JBS - the world's
biggest butcher

Sources:

Barclays funding JBS: A ROTTEN BUSINESS, How Barclays became the go-to bank for JBS, one of the world's most destructive meat corporations, 2022.

Banks continue to invest in areas that don't align to our values



Barclays

Invested £6.7bn to JBS - the world's biggest butcher



Natwest

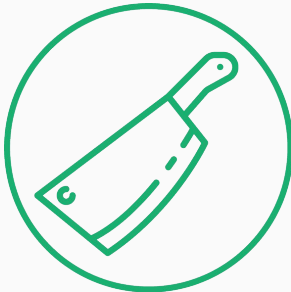
Named in relation to funding cluster munitions

Sources:

Barclays funding JBS: A ROTTEN BUSINESS, How Barclays became the go-to bank for JBS, one of the world's most destructive meat corporations, 2022.

NatWest funding weapons: Ethical Consumer, April 2023.

Banks continue to invest in areas that don't align to our values



Barclays

Invested £6.7bn to JBS - the world's biggest butcher



Natwest

Named in relation to funding cluster munitions



HSBC

Facing human rights scandals

Sources:
Barclays funding JBS: A ROTTEN BUSINESS, How Barclays became the go-to bank for JBS, one of the world's most destructive meat corporations, 2022.
NatWest funding weapons: Ethical Consumer, April 2023.
HSBC human rights: The Guardian, Feb 2021



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It's not just your bank.

It's also **your pension.**

Pensions = one BIG lever

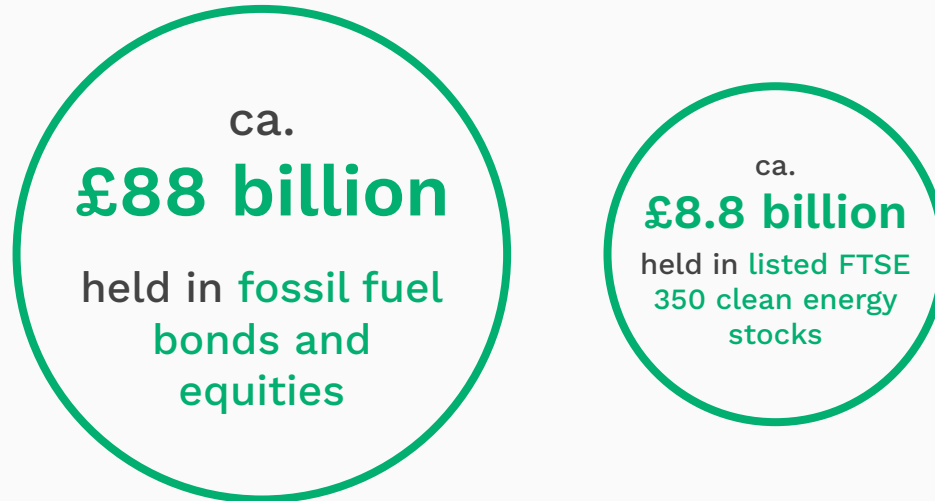
**£37.37
Trillion**

Pensions = one BIG lever

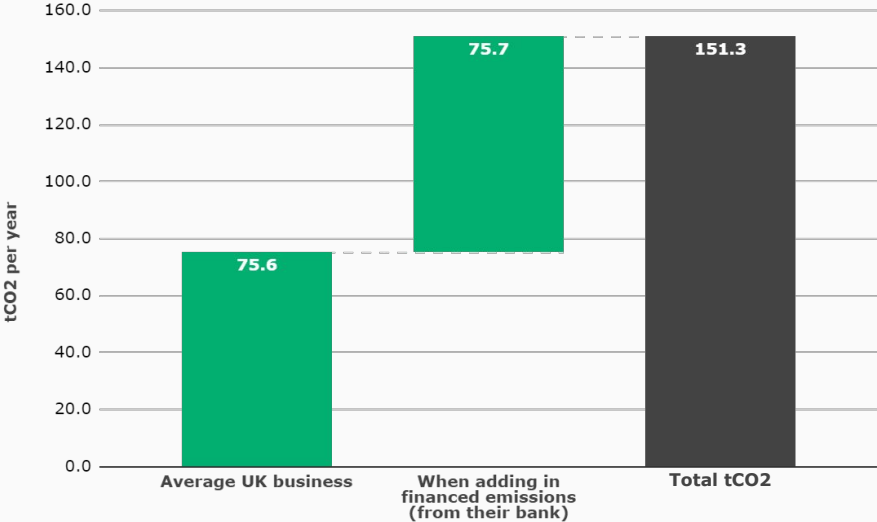
£3.36

**Trillion invested
in oil and gas**

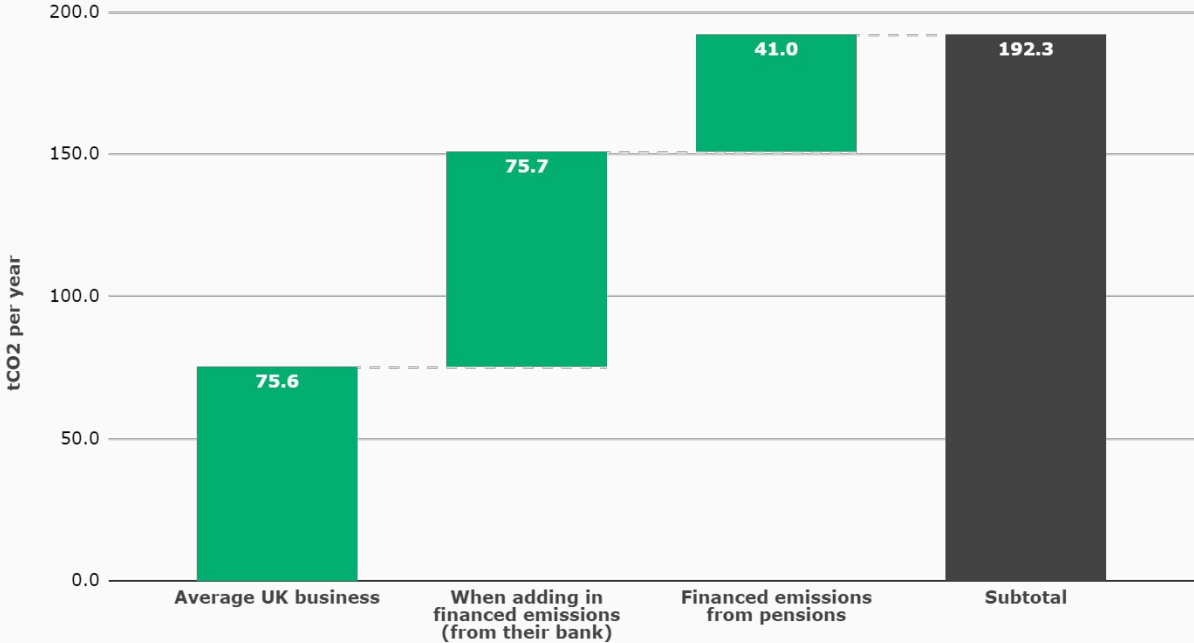
UK pension providers continue to invest in oil & gas



Emissions for a typical UK company



Emissions for a typical UK company



What if **doing the right thing** when it came to finances - banks, pensions and so on - also **meant higher revenue** and more investment?



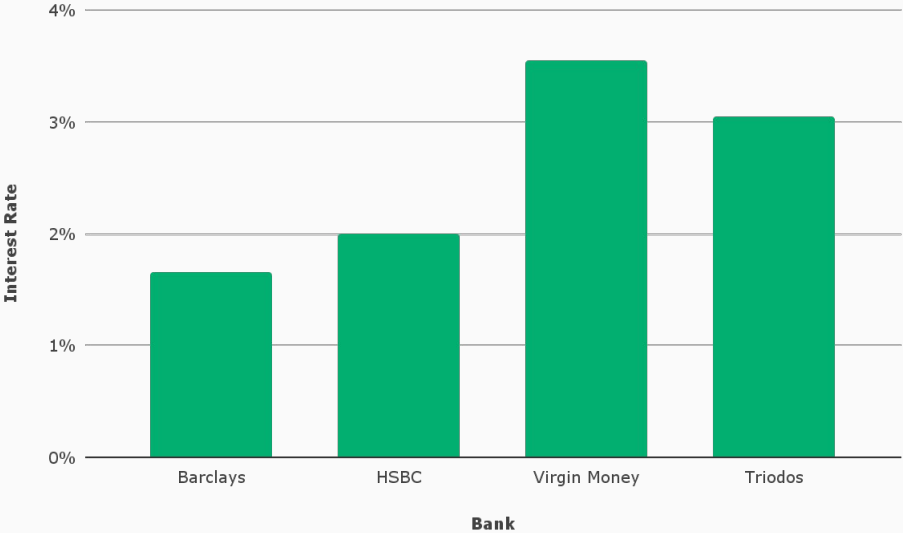
MotherTree

We've uncovered that **it pays to go green.**

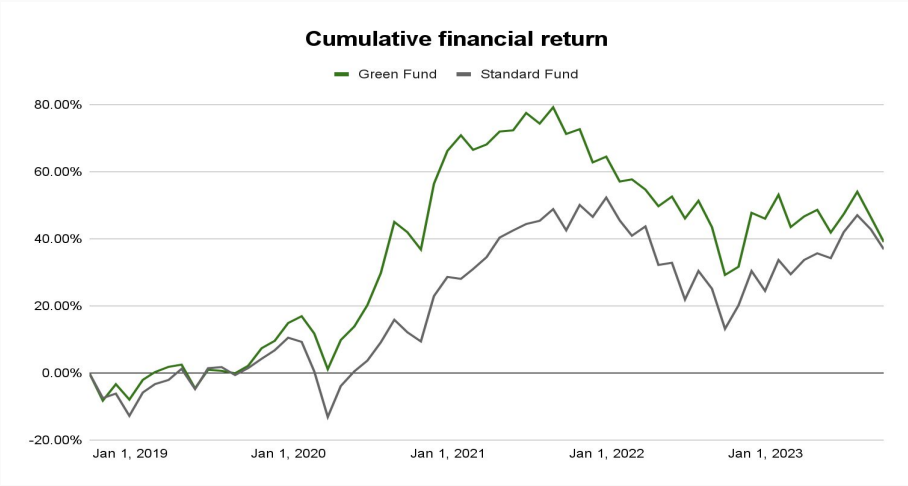
You get less returns, in general, from the providers who invest most heavily in fossil fuels.

Here's the good news: It pays to go green

Current interest rates (as of 25th May 2024)



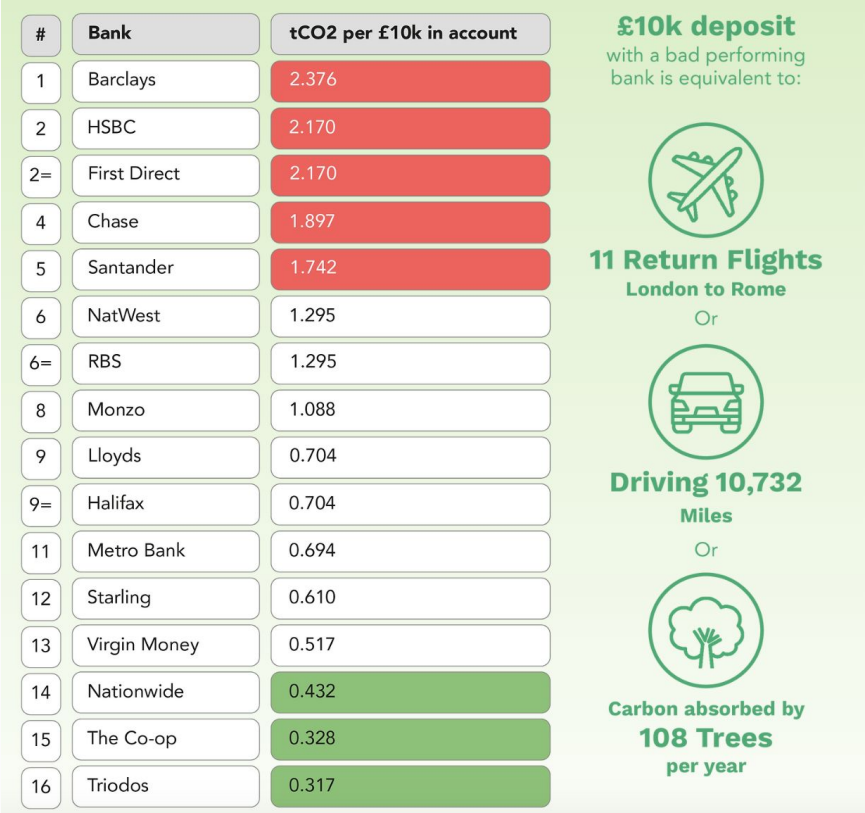
Fund Performance




As an individual, you can **switch bank today
(if you haven't already).**

**And I'm giving you the following information
so you can do this.**

The impact of personal bank accounts



Switching banks in UK - for individuals

- 
- 1 Find your new bank
 - 2 Apply for your chosen account
 - 3 Know your rights
 - 4 Choose a switch date
 - 5 Start using your new account

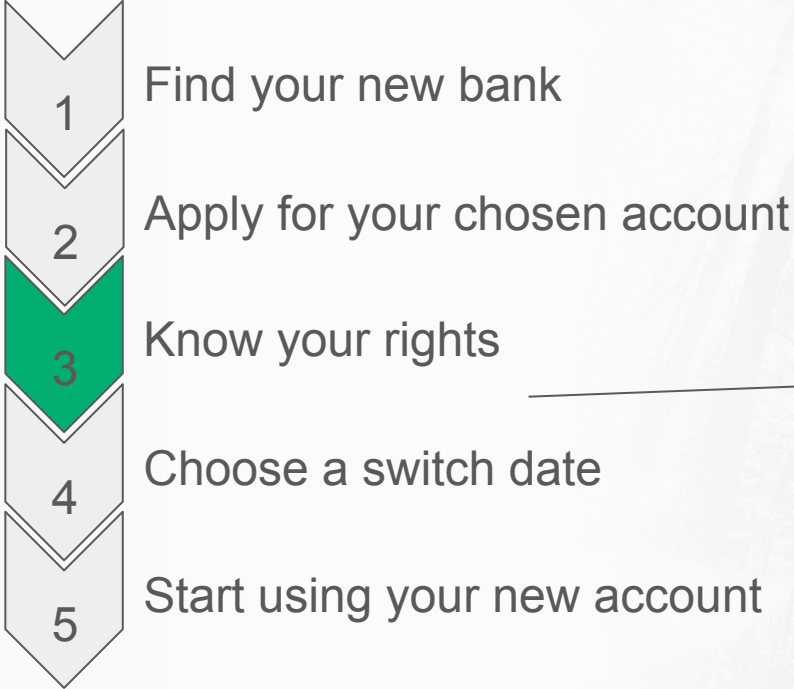
Switching banks in UK - for individuals

- 1 Find your new bank
- 2 Apply for your chosen account
- 3 Know your rights
- 4 Choose a switch date
- 5 Start using your new account

You'll be asked to provide two separate documents for proof of identity and proof of address.

You'll then need to complete a Current Account Switch Agreement form and a Current Account Closure Instruction form, provided by your new bank or building society.

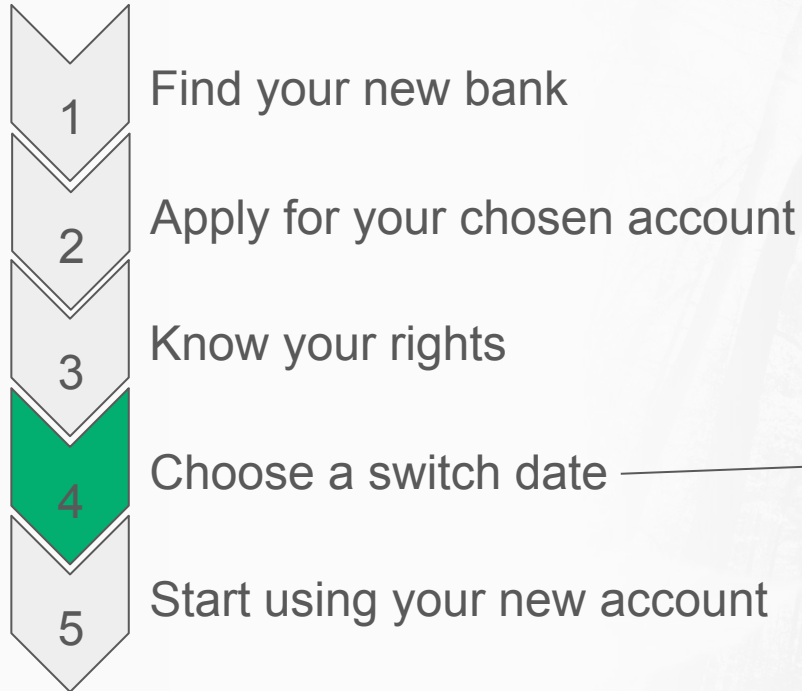
Switching banks in UK - for individuals



Your new bank or building society will confirm whether it's using the Current Account Switching Service, which is backed by the Current Account Switch Guarantee.

This guarantee means that it will correct any problems with payments as a result of the switching process.

Switching banks in UK - for individuals



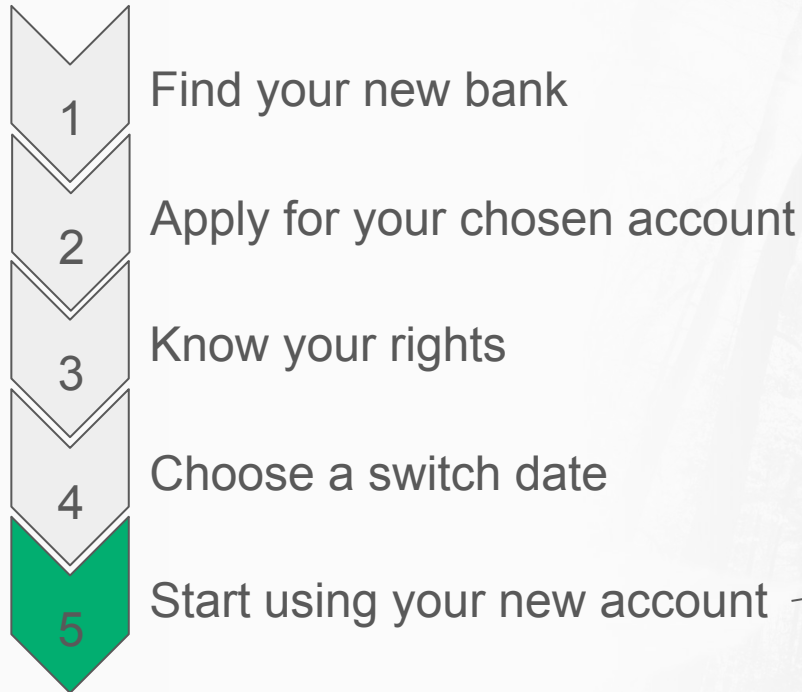
Once this date has been agreed, your new bank will provide confirmation that the switch has begun and will be completed on the agreed switch date.

Continue using your old current account up until the agreed switching date.

Do not set up new payments such as direct debits and standing orders during the seven working days leading up to your agreed switch date.

Your new provider will contact you if there any issues during this period.

Switching banks in UK - for individuals



On the switch date, your new bank or building society will be responsible for moving your incoming and outgoing payments, and transferring any money to your new account, before closing the old account and sending confirmation that the process is complete.

The background of the slide is a grayscale photograph of a forest. Tall, thin trees are visible, with their trunks extending from the bottom towards the top. The canopy is dense with leaves. In the bottom right corner, there is a large, detailed leaf, possibly a maple leaf, which is partially cut off by the edge of the frame. The overall tone is natural and serene.

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**But...it's much more complicated for
businesses.**

Why aren't businesses switching?



It takes too much
time (average of 50
hours)



Security of the
money



Accidentally
greenwashing

Why aren't businesses switching?



No access to best savings rates



Impact to business processes

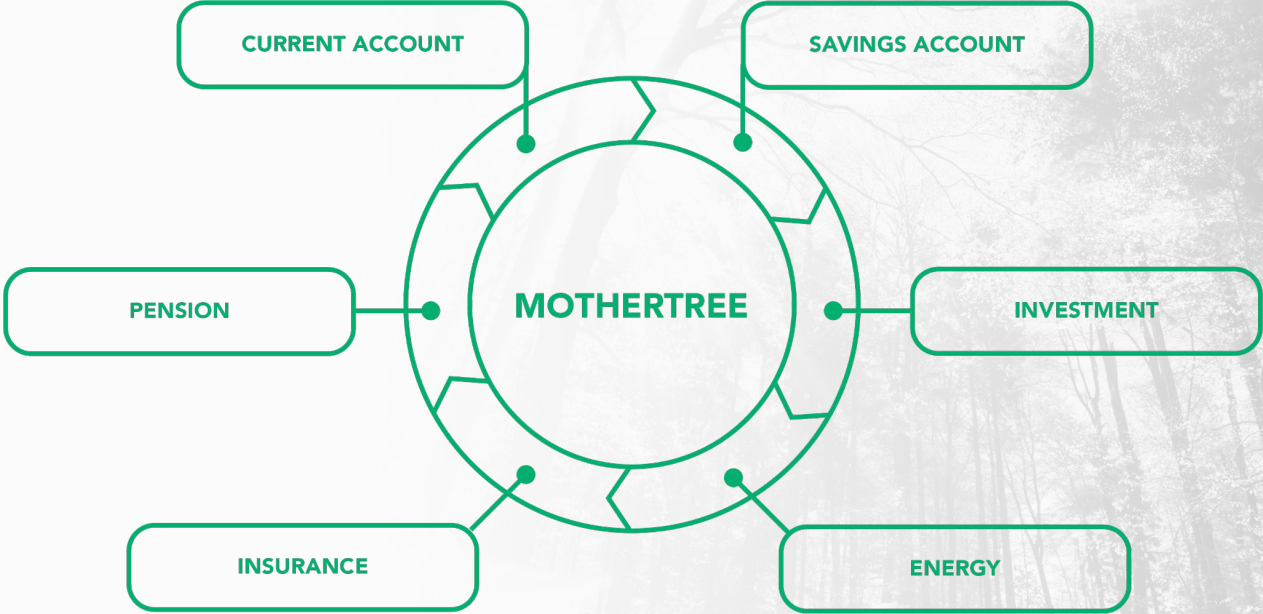


Pension confusion

An endless to do list?



MotherTree



We do the work, you get the benefits



Happier Clients

**More revenue
into the
business.**



Happier Employees

**Less money on
recruitment
and retention.**



More Aligned Investors

**More money
into the
business.**

The background of the slide is a grayscale photograph of a forest. Tall, thin trees are visible, with their branches reaching towards the top of the frame. In the bottom right corner, there is a large, detailed leaf, possibly a maple leaf, which is partially cut off by the edge of the image. The overall tone is serene and natural.

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Clarity

Confidence

Control

MotherTree

Clarity



Measure

Confidence



Prioritise

Control

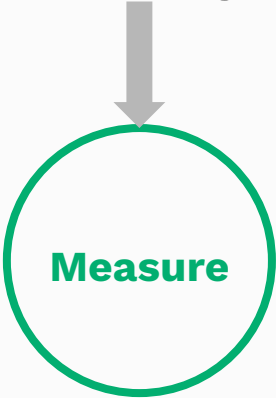


Switch

Clarity

Confidence

Control



Understand where you currently are on: CO2, financial performance and values

Clarity



Understand where you currently are on: CO2, financial performance and values

Confidence

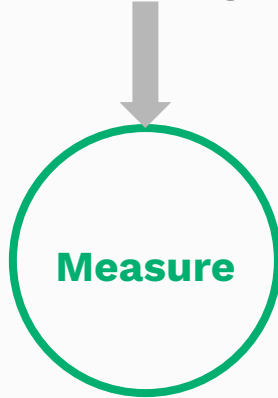


Based on your bespoke report on where you currently are, we will review where the business currently is and prioritise the big financed emissions changes

Control

MotherTree

Clarity



Understand where you currently are on: CO2, financial performance and values

Confidence



Based on your bespoke report on where you currently are, we will review where the business currently is and prioritise the big financed emissions changes

Control



MotherTree runs the switch process on your behalf, guiding you through the full process

Backed by experts

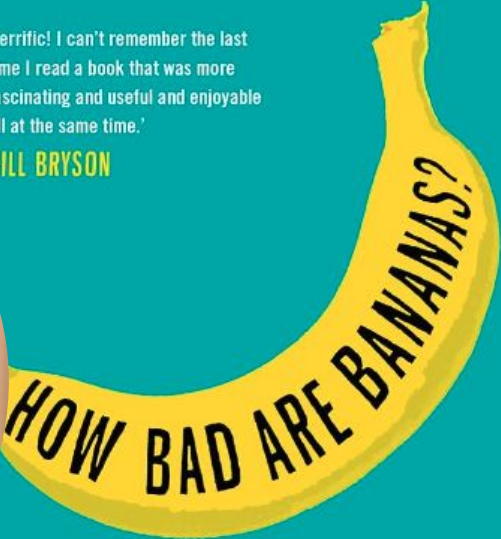
Carbon calculations are backed by Professor **Mike Berners-Lee** and his consultancy, Small World Consulting



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BILL BRYSON



THE CARBON FOOTPRINT
OF EVERYTHING

MIKE BERNERS-LEE

Quick Fox Labs

It's more than the CO2

MotherTree



QUICK·FOX
LABS

Impact for a typical UK business

Shift
£400,000+
into the green
economy

Save
75 tCO2

Save
£6,500
per year*

* Only covers current and savings accounts. This number is bigger when we factor in investment, insurance and energy.



MotherTree

For our latest client, we...

Saved
£30,000
per year

For our latest client, we...

Saved
£30,000
per year

Saved
450t CO2e

For our latest client, we...

Saved
£30,000
per year

Saved
450t CO2e



Carbon absorbed by
20,500 Trees
per year

Maximise your company's impact

Find out the impact of your organisation's finances



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Questions?

www.MyMotherTree.com