



CANOPY FOR FAMILY OFFICES

INTRODUCTION



CANOPY AT A GLANCE

Canopy is a **data aggregation and analytics platform** that helps clients **navigate financial complexity** and better understand their investment portfolio.

Clients and advisors can use Canopy to make **informed investment decisions** and increase customer engagement.



USD 170B
Assets under reporting



325+
Custodians processed



2300+ clients



Established 2014



Presence in Asia and Europe
(Singapore, Zurich)



40 Employees

OUR CLIENTS

Contracts executed



PoCs running



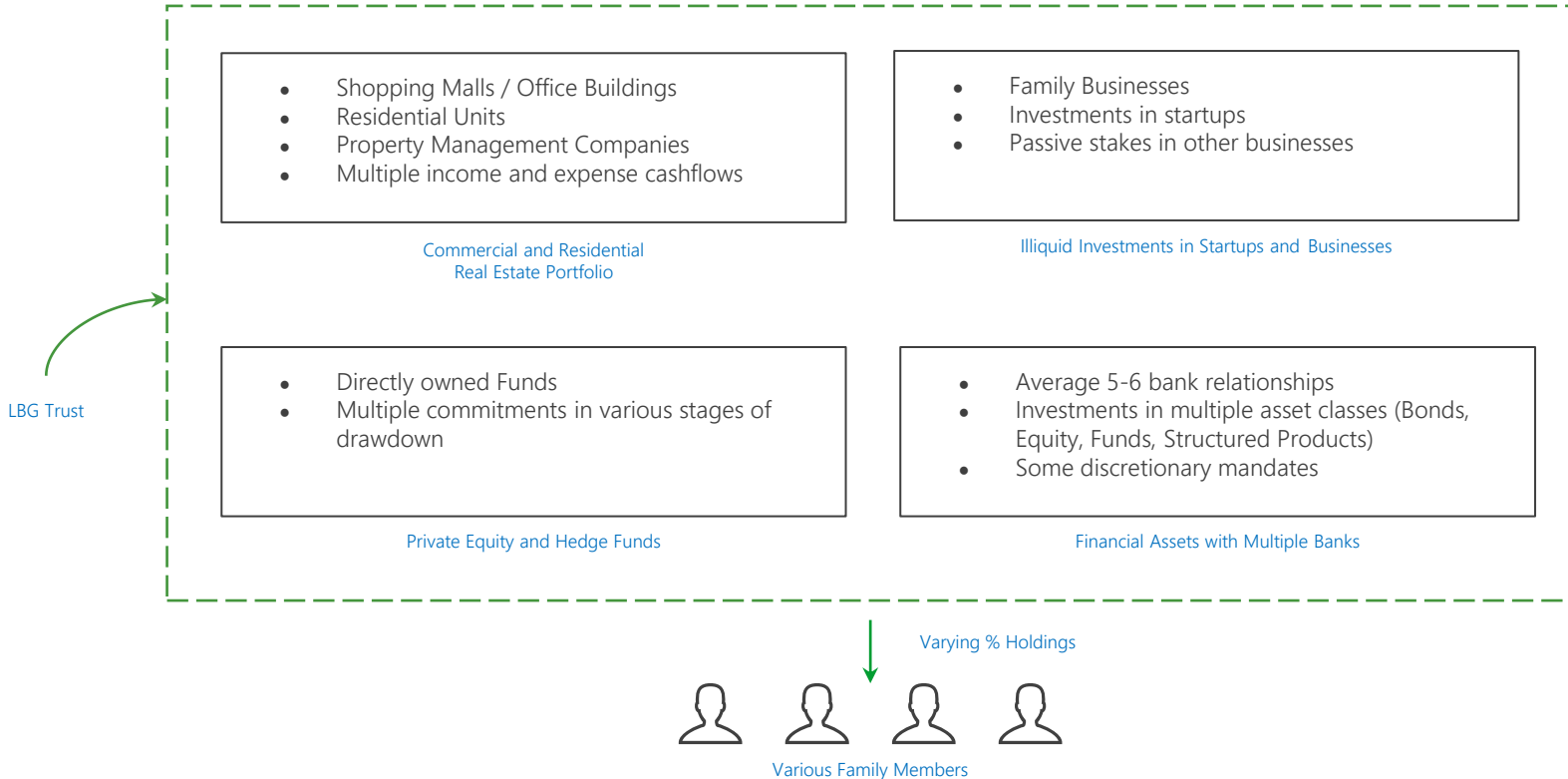
External Asset Managers



STORMHARBOUR



TYPICAL FAMILY OFFICE INVESTMENTS



THE PROBLEM - DIFFERING DATA FORMATS

Every bank follows a different data format. This makes it challenging for Family Offices to aggregate the data on their own to get a single view of the client's portfolio.

Varying data formats, structures and standards

... makes aggregation very tedious and difficult

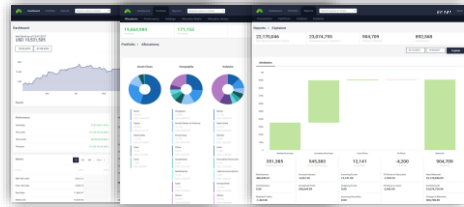


■ No Reporting ■ Basic Reporting ■ Extended Reporting

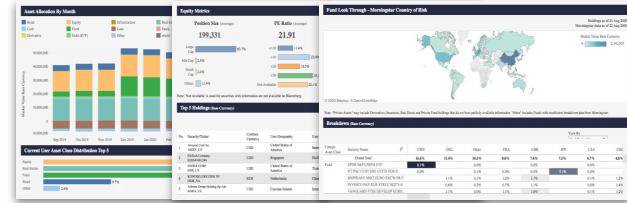
	Bank of Singapore	Credit Suisse	DBS	HSBC	J.P. Morgan	Julius Baer	UBS
Table of Contents	RM Name		RM Name	RM and IC Contact		RM Contact	
Portfolio Overview		(1)					(2)
Asset Allocation	(4)	(5)	(3)	(6)			
Performance		(7)		(8)		(9)	(10)
Fixed Income			(11)			(12)	
Risk/Return							(13)
Investment Related Positions By Asset Type	+ Currency	+ Currency		- Currency	+ Currency	- Currency	- Currency
Transactions By Date	+ Currency + Txn Type	- Txn Type	+ Currency + Txn Type	+ Asset Type	+ Currency	+ Currency	+ Currency
Income and Expense summary	Analysis available on request						

Canopy 2020 analysis of bank statements

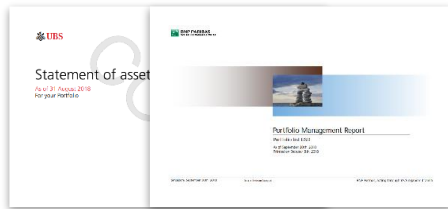
HOW DOES CANOPY SOLVE IT



ANY kind of Visualization



ANY kind of Analytics



By processing data in ANY format



From ANY custodian



HOW IT WORKS

TURNKEY SERVICE

Data upload, data cleansing,
customer support, customization

You drop off the data, we do the
rest.

DATA ACCURACY

Reconciliation is performed using a
“triangulating” methodology to
ensure data accuracy.



ALL ASSET CLASSES

We cover **all** asset classes in **all** markets in **any**
currency

- Bonds, Equities, Derivatives, Cash, Loans
- Private Equity, Structured Trades
- Real Estate, Cars, Art

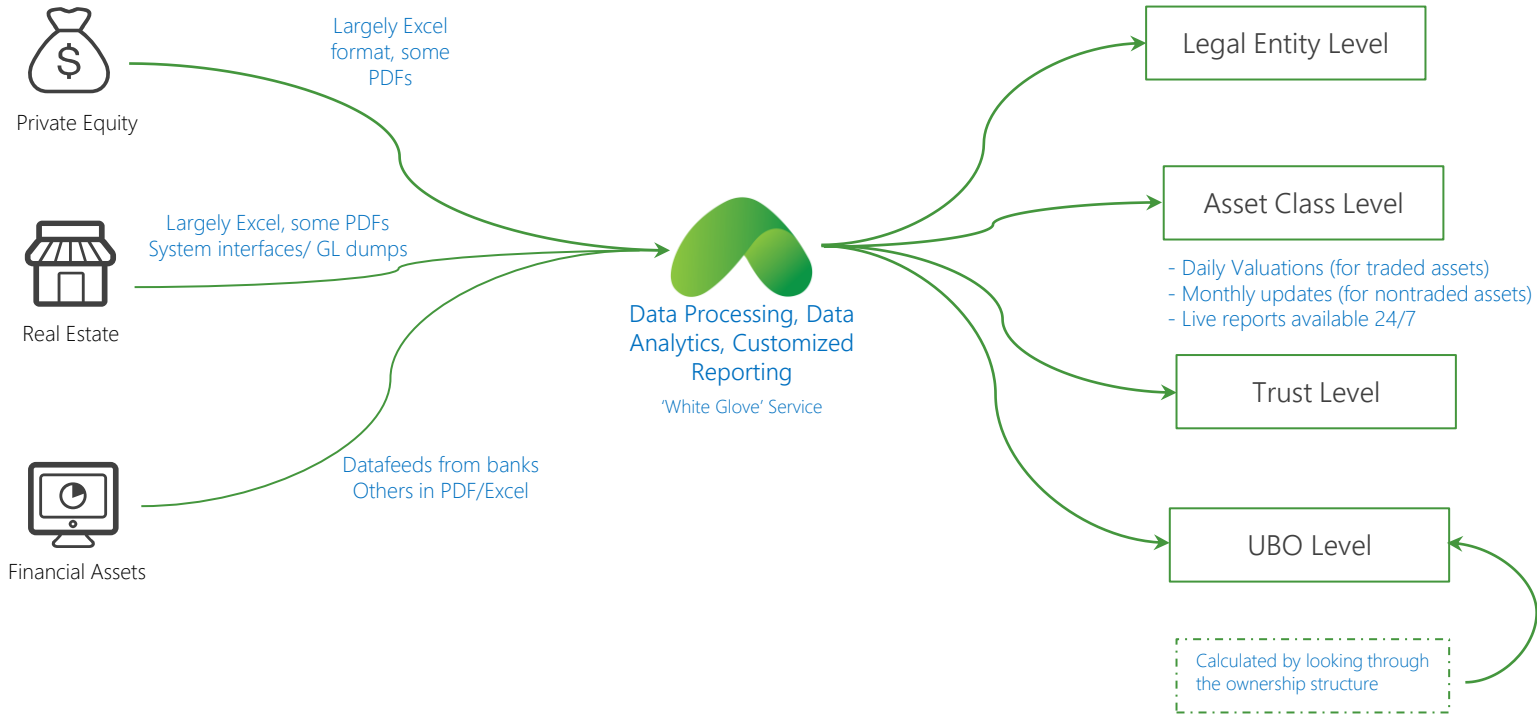
FORMATS

Reports are available to you
in any format:

- PDF, PPT
- Mobile
- Email

FAQs are [here](#)

TYPICAL FAMILY OFFICE REQUIREMENT



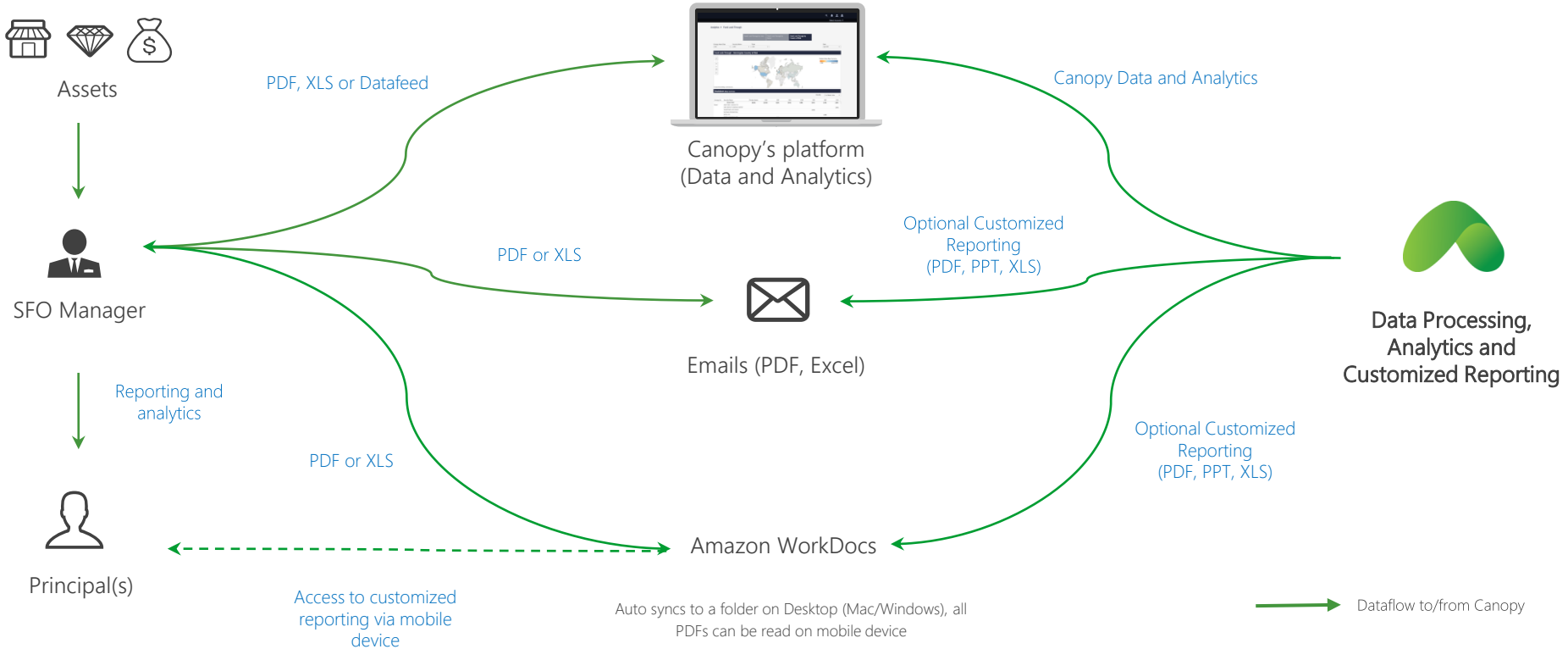
TYPICAL FEATURES REQUIRED

Consolidated View	Top-down view of the portfolio with the ability to narrow down	●
	Desktop/iPad/Mobile accessibility	●
	Multi-currency support	●
	Handle ALL asset classes	●
	Total asset reports with and without leverage	●
Interactive User Interface	UI that is Intuitive and easy to understand	●
Customized Reporting	Ability to generate reports in formats acceptable to SFO	●
UBO level reporting	Different UBOs may want different reporting formats	●
Entity Level Reporting	Unlimited number of entities	●
	Ability to report on UBO (particular family member) basis	●
	Ability to handle partial ownership of entities	●
Real Estate Reporting	Ability to track cashflows	●
	Ability to interface with existing solutions like Yardi	●
	Ability to input a GL dump from accounting system	●
	Calculate various metrics typical of Real Estate Portfolios	●

TYPICAL FEATURES REQUIRED

Private Equity	Cashflow tracking	●
	Commitment tracking	●
	Valuation Metrics (J Curve, DPI, TVPI, PME etc.)	●
Liquid Assets	Handle ALL asset classes	●
	Report by security, asset class, custodian, strategy etc.	●
	Report on profit, risk, asset allocation	●
	Alerts, Peer Comparisons etc.	●
General	Realized and unrealized return reporting for any period	●
	Export reports to PDF and Excel	●
	Document storage and management	●
	Multiple logins	●
	User access level controls	●
	Customer Support in multiple languages (English, Mandarin, Cantonese)	●

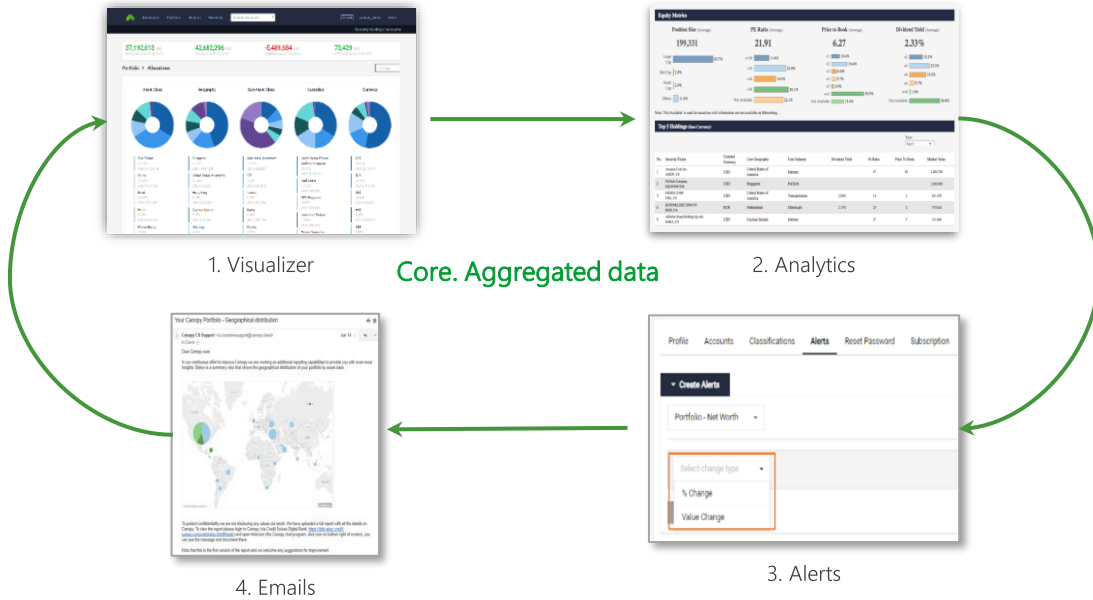
TYPICAL WORKFLOW



CANOPY MODULES

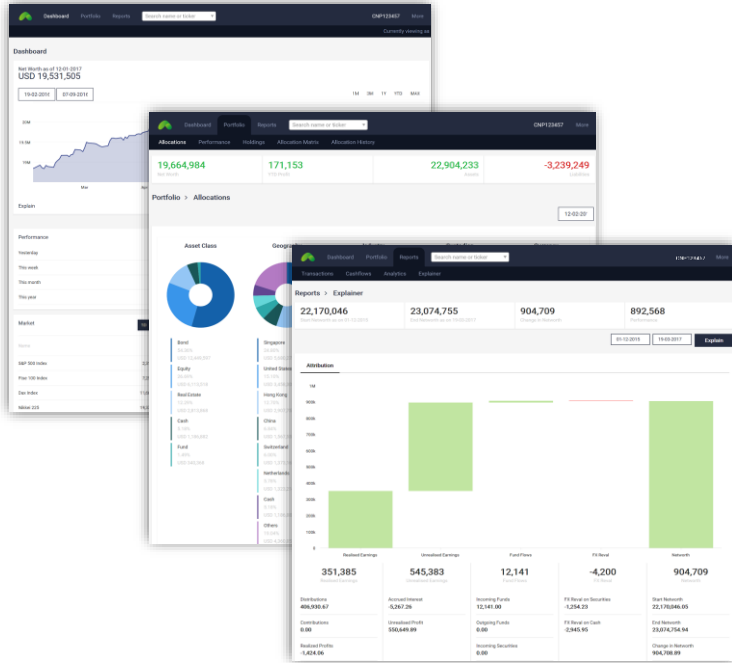


NAVIGATE FINANCIAL COMPLEXITY



1. **Visualize.** The client/RM sees an overview of all their investments across all banks in Canopy's Visualizer
2. **Analyze.** Analytics dashboards provide more detailed analysis and are entirely customizable.
3. **Alerts.** Clients/RMs receive alerts for changes across portfolios- including changes in share prices, performances and transactions.
4. **Emails.** Clients don't know what they don't know. Canopy sends out 'insight' emails on a regular basis. (E.g. Peer Comparisons)

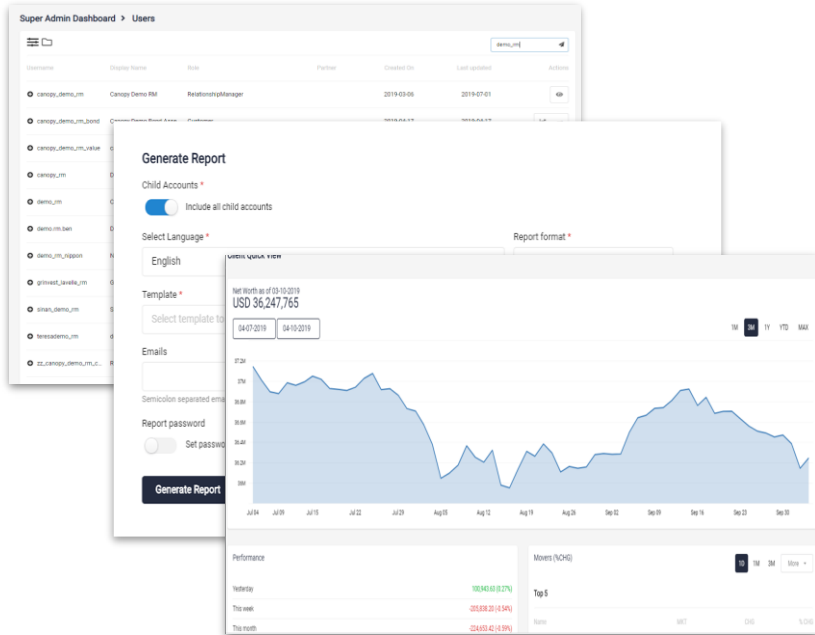
CANOPY MODULE 1 - VISUALIZER



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

- Better understand the portfolio's asset allocation and risks
- Compare performances between accounts
- Understand what contributed to the changes in net worth between any selected date range

CANOPY MODULE 1 - ADVISOR VIEW

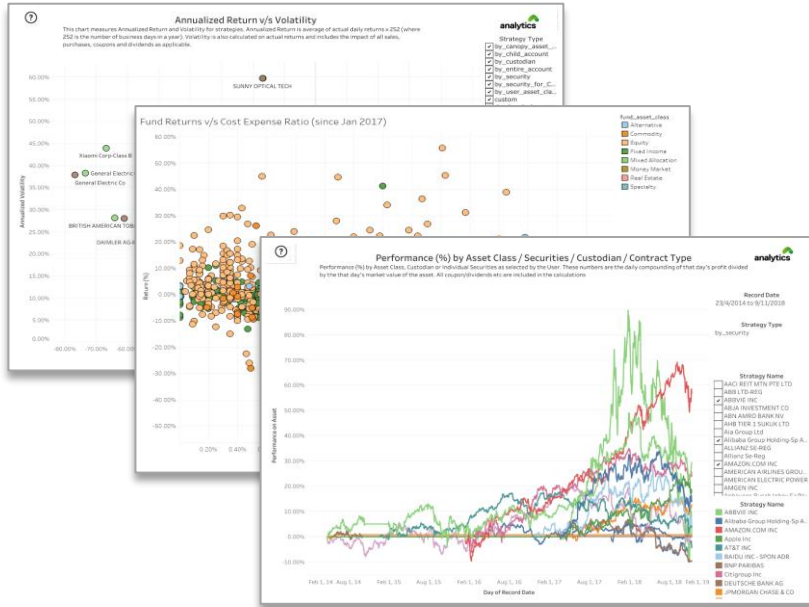


Access an overview of all your clients.

Advisors can:

- Select a specific client and access his/her portfolio
- Generate reports
- See a quick overview of the portfolio

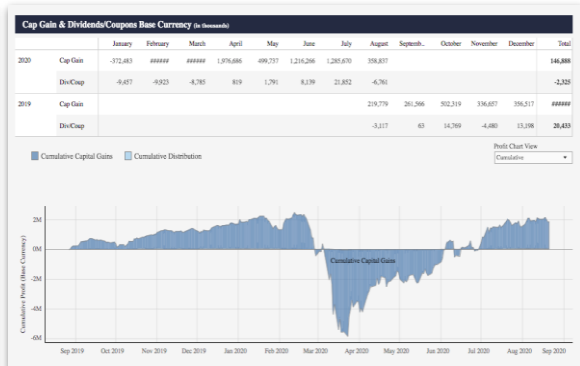
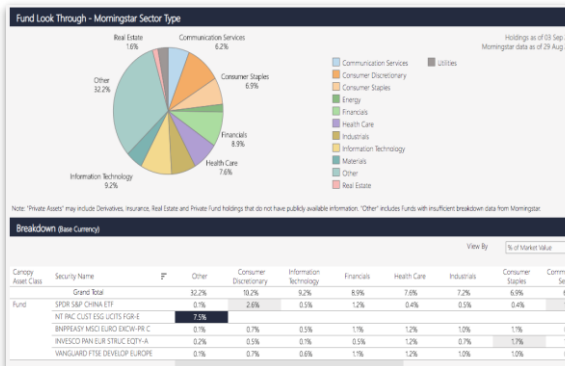
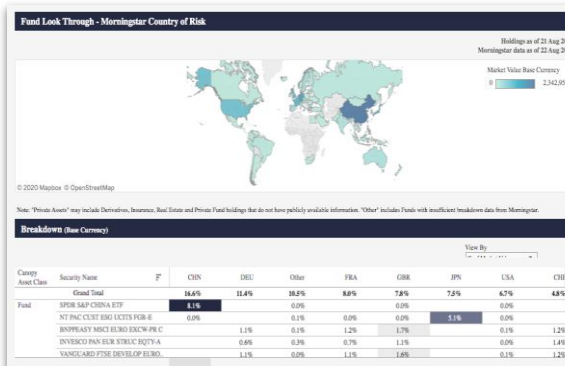
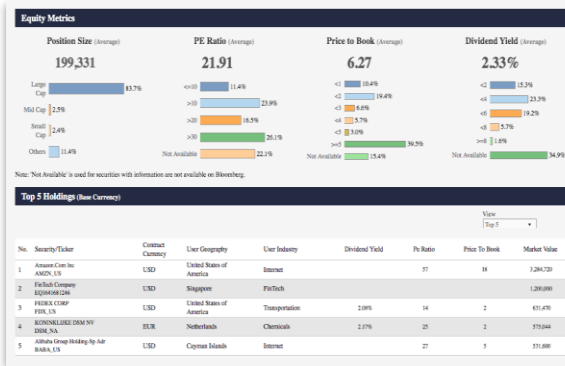
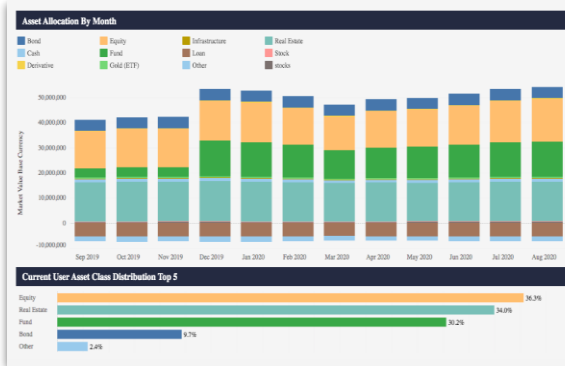
CANOPY MODULE 2 - ANALYTICS



Access rich visualizations of your data.


- Explore ready-made reports including asset allocation changes over time, XIRR/profit, transaction volume (by account) and many more.
- Create your very own dashboard
- Select relevant charts for presentations or to insert in emails

CUSTOMIZABLE DASHBOARDS



CANOPY MODULE 3 - ALERTS

Alert Type	Alert Trigger	Threshold
Transaction	Inflow	>250K
	Outflow	>250K
	Corporate Action	>100K
Portfolio	Change in performance	+/- 5% Month on Month
	Change in performance @ 3 rd party bank	+/- 5% Month on Month
Security	Price movement	+/- 5% per day
FX	*In progress*	






Dear canopy_demo_michiel,

The following alerts have been triggered:

Security Name	Threshold	High Low Price	Close Price
Amazon.Com Inc	0.01%	1,637.90 1,606.32	1,622.65

[Login](#) to view details.

Kind regards,
The Canopy Team

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CANOPY MODULE 4 - INSIGHT EMAILS

Personalized Subject Line: A hook to grab their attention. Generic subject lines (e.g. Here is our view on the Fed) has low open rates

Trusted Source: Email has to come from a known party (e.g. RM) Most financial services already have the advantage of being recognized as a trusted source

Inline images: Don't make the client work for the content. They do not need to open attachments or click links.

Performance comparison to peer group

Tanmai Sharma <tanmai.sharma@mesilis.com>
to customer

Geography Concentration by Market Value

How similar is your portfolio against Canopy peers when compared using geographical concentrations of your investments?
This email shows the top 3 geographical concentrations of your investments versus Canopy peers and respective Asset Class breakdown.

Your Top 3 Geographical Concentration (by Canopy Asset Class)		Peer Top 3 Geographical Concentration (by Canopy Asset Class)	
Singapore	65.27%	United States	23.90%
United States	11.01%	China	12.82%
Cayman Islands	4.53%	Global	8.48%

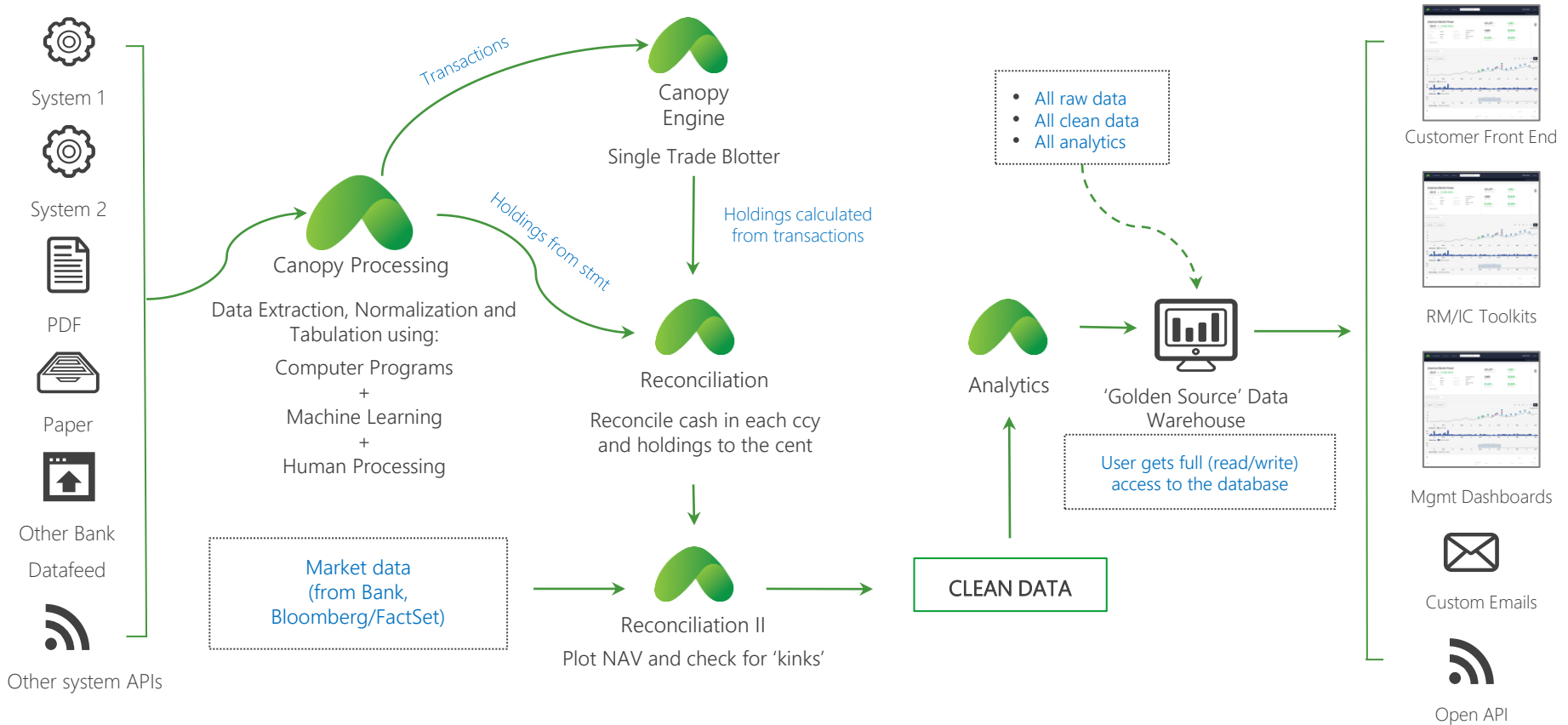
Asset Class Breakdown of Top 3 Geographies (by User Asset Class)

Geography	Asset Class	Percentage
Singapore	Equity	19.73%
	Real Estate	14.83%
	Private Equity	31.80%
	Fund	22.38%
	Direct Investment	1.81%
United States	Equity	60.33%
	Private Equity	1.00%
	Fund	38.71%
China	Equity	99.97%
	Fund	0.03%

Canopy's experience with emails:

- Close to 100% open rates: By tracking open rates, Canopy knows how to use emails to not only get the message across but also to result in action.
- Multiple email opens: Emails are often forwarded to other recipients; and so the email channel forms an ecosystem between the client and their network
- Clients taking action: When faced with new insights, we often see clients reaching out to gain further details - an ideal scenario!
- Clients requesting more: The best indication of success is when clients request for more emails with similar content.

CORE MODULE - CLEAN & AGGREGATED DATA



WE ARE SERIOUS ABOUT SECURITY



Data security measures

Canopy is hosted in a secure cloud and we are protected with bank-level security including SHA-256 SSL and 2048 bit encryption. We have extensive processes and policies in place to regularly check for threats and vulnerabilities.



Anonymous Platform

We do not ask for client's personally identifiable information (PII) such as name and address during sign up. We highly recommend that clients remove PII from their statements prior to sending data to Canopy.

DATA STORAGE AND SECURITY

Swiss Storage

- Optional Frankfurt and Singapore storage (cost advantage)

Data Encrypted and Anonymized

Annual Vulnerability Assessment and Quarterly Penetration Testing

- From reputable 3rd party organizations

Static Code Analysis

- Performed on all code entering application repositories with tools such as Brakeman to detect and fix security vulnerabilities before the change is deployed

Kubernetes Pod Security Policies

- Prevents possible rogue containers and/or rogue components within containers from gaining privileged access to the hosts
- Ensures that the containers are properly isolated

Direct SSH Restricted

- Access to hosts are completely restricted
- All access is allowed through Rancher Web UI with user permissions and access controller using role-based access control
- All password-based forms of authentication are complemented by multi-factor authentication



Swiss Storage



Frankfurt/ Singapore
storage
(Optional)



Vulnerability
Assessment and
Penetration Testing



ISO 27001 Certified

ONBOARDING AND PRICING



CLIENT ONBOARDING



CONTRACTING

Business Dev/Client Success Team

Define scope of service, commercial terms and execute contractual agreement



KICK-OFF CALL

Client Success Team

Discuss account setup matters, understand expectations and communicate requirements



DATA PROCESSING

Data Transformation Team

Datefeed technical integration, accounts mapping, parsing and normalization of data




PORTFOLIO WALK-THROUGH

Client Success Team

Walk-through and training for clients after data has been uploaded

A new FO client can be fully onboarded in 1-2 weeks

PROMOTIONAL PRICING FOR SINGLE FAMILY OFFICES*



Enterprise Subscription Fee Schedule

As of 1 March 2018

Annual Pricing

Annual fee starts at US\$15,000 per subscription unit (1-year commitment).
Each additional unit is US\$5,000.

Quarterly Pricing

Quarterly fee starts at US\$5,625 per subscription unit (3-months commitment).
Each additional unit is US\$1,875.

Enterprise Subscription Fee Details

Subscription Features


With each Subscription Unit, you are entitled to:

- Use of the Canopy software and platform
- Monthly standard statement processing by the Canopy Team (please refer to Standard Portfolio criteria below)
- Processing of up to three (3) months of historical statements (including most recent month) for first time processing
- Access to the Canopy Visualizer app, Canopy Excel Frontend, Canopy Reporter, Canopy Mailer, and user functions of Canopy Engine.
- Priority access to future beta products and services.

Subscription Units

- **One (1) Subscription Unit covers:**
 - **One (1) Beneficial Owner account, of**
 - **Standard Portfolio characteristics**
- **Additional Subscription Units are required for:**
 - **Each additional Beneficial Owner account of Standard Portfolio characteristics**
 - **Beneficial Owner accounts with portfolio characteristics exceeding the Standard Portfolio criteria**
- A Beneficial Owner is defined as a single individual or a collection of individuals sharing common interest in a pool of assets and liabilities, such as a family, controlling such assets and liabilities, regardless of the name and title they are held under.
- For Beneficial Owner accounts with portfolio characteristics exceeding the Standard Portfolio criteria, the Canopy Team will assess the portfolio contents and consult the number of additional Subscription Units required with the Beneficial Owner.

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Standard Portfolio

A Standard Portfolio for each Beneficial Owner account is defined as a portfolio with:

- **Aggregated portfolio characteristics of a maximum total of:**
 - 80 monthly transactions
 - 200 holdings positions
 - 20 sub-accounts
 - 8 custodians

The following conditions will further apply:

- Each account is controlled by one Beneficial Owner (individually or collectively)
- Complete account data is provided by month-end electronic PDF statements or electronic data feed
- The criteria of Standard Portfolio are subject to revision from time to time

Notes

- Minimum subscription period will be 3 months for quarterly subscriptions and 1 year for annual subscriptions.
- Processing of historical statements beyond 3 months is available at an additional fee. Please request for a quote.
- Processing of monthly transactions in large excess of the limits of a Standard Portfolio will be subject to charge at the rate of US\$75/hour.
- Intra-month data uploads by the Canopy Team is available upon request at an additional fee. Alternatively, users can use the Canopy Engine user interface for simple transaction uploads. Basic training and usage of the feature is free of charge, user support may incur additional charge.
- Paper scanned statements will incur an additional charge of US\$100 per statement.
- We will endeavor to process Non-English language statements within the standard Subscription Fee; however, we reserve the right to charge an Additional Fee for exceptional cases of translation work.
- Set-up of direct data feed from custodian banks may incur additional fees on a time and material charges basis depending on the technical requirements of the counterparty.

Other services

- White Label of the Canopy Visualizer web application and PDF Reports is available for a one-time fee of US\$5,000.
- PDF Reports Customization is available at the rate of US\$75/hour.
- We will provide a quote or a time and material charge for all other special requests.
- Pricing and Terms are subject to change.

If you have additional questions, we're happy to help! Get in touch at hello@canopy.cloud.

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* Discounts are available to customers of selected referring banks

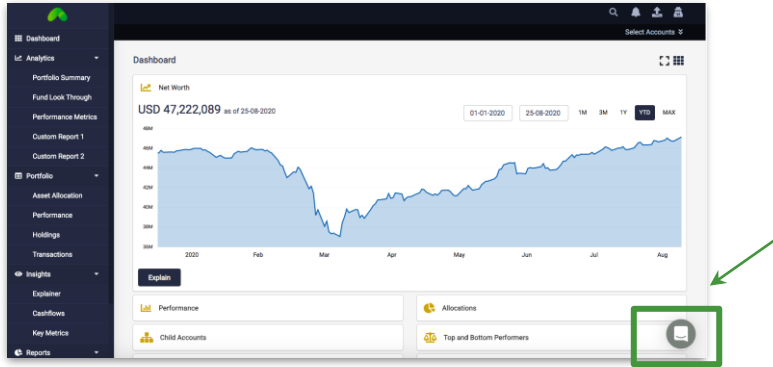
CANOPY CUSTOMER SUPPORT CHANNELS



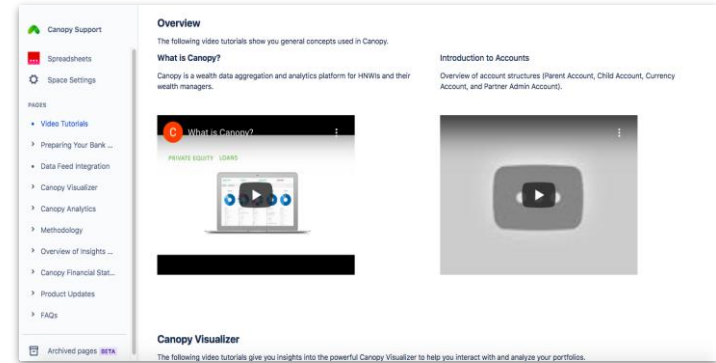
Email support



Phone support (English, Mandarin, Cantonese, German*, French*)



Online Chat



Online videos and FAQ

*Expected Q1 2020

CANOPY IS THE RIGHT CHOICE FOR YOU



Canopy is a mature product and has been in the industry for many years.



Every HNW client is different.
Canopy can handle any level of complexity and sophistication.



Client investments range from financial instruments to art and real estate.
We cover any asset class in any part of the world.



We go the extra mile for you to ensure that your data and reporting needs are fulfilled.

THE TEAM



Tanmai Sharma
Founder and CEO

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

PGDBM (MBA) – IIM Ahmedabad



Amit Gupta
Chief Technology Officer

Former CTO at Instarem

MBA – Alagappa University



Michiel van Selm
Chief Operating Officer

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

MSc – VU Amsterdam



Sinan Biren
Business Development Manager

Former Business Development Manager at M2Wealth & Dell EMC

MBA – Bournemouth University



SPEAK TO US

hello@canopy.cloud

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