

Driving Systems Change –

Advancing SME Engagement in the UN SDGs



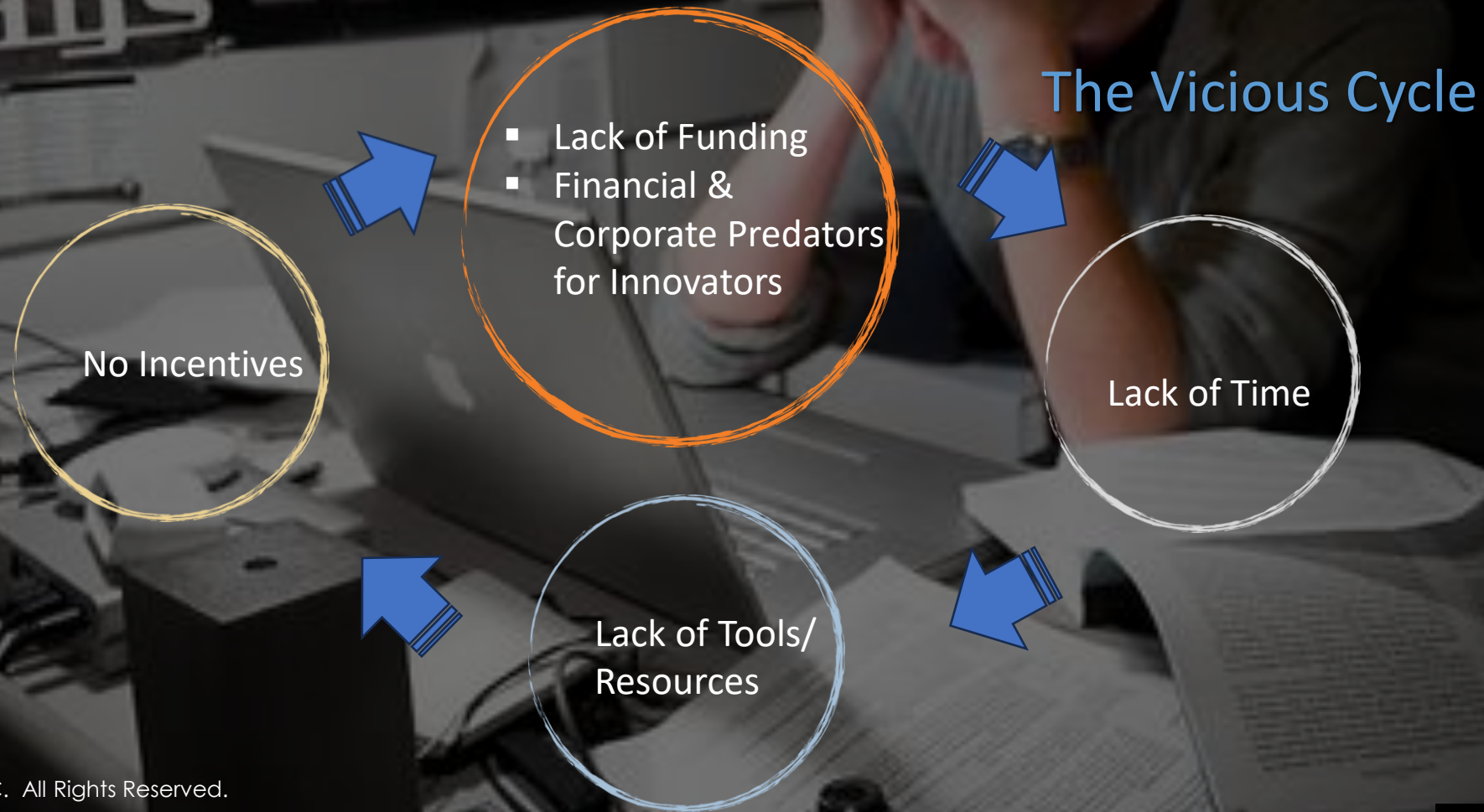
Presented by Michele Bongiovanni/Founder & CEO



The Problem: The World is Not on Track to Reach the UN SDGs by 2030 and will not achieve the Goals without SME engagement.

- “Achieving the economic transitions needed to reach the SDGs will require investments at unprecedented scale,” according to the 2024 Financing for Sustainable Development Report (FSDR 2024), which estimates SDG financing and investment gaps at between **USD \$2.5 T and USD \$4 T** annually.
- “Unleashing the transformative capacity of the private sector for development is not possible without small and medium sized enterprises (**SMEs**) and social enterprises.” UNDP
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The SME Engagement Problem – Obstacles Prohibit Busy SMEs & Entrepreneurs from Becoming More Sustainable & Achieving Success



The SME Funding Problem: It's Even More Difficult for Minority and Women Innovators to Raise Capital BUT 50% of Social Enterprises are Led by Women

- Women received only approx. 2% of VC funding raised in 2022*
- Black Founders received only 0.48% of all VC funding in 2023**
- Black-Owned Small Businesses were awarded just over 1.6% of US Federal Contracting Budget in 2020 & under 1.8% went to Latino- Or Hispanic-Owned Small Businesses***
- Social Enterprises face a significant funding gap of \$1.13 Trillion^;
 - 1 in 2 Social Enterprises around the world are led by Women, compared to 1 in 5 conventional enterprises^

* OECD
** Crunchbase
*** Brookings Institute
^ World Economic Forum

The SME Reporting Problem: SMEs are Struggling Complying with Sustainability Reporting & Implementations

Per the We Mean Business Report:

- “84% of SMEs Haven’t Received Any Financial Incentives to Reduce Emissions
- 44% of SMEs Surveyed Experienced an Increased Emphasis on Reducing Greenhouse Emissions in 2023
- 52% Cited a Lack of Government-Sponsored Policies or Incentives as a Barrier to Climate Action
- 63% of SMEs Have Not Been Asked by Stakeholders to Reduce Emissions, Highlighting a Potential Gap in Engagement”

Massive Market Demand for Sustainable SME Products & Services, Yet a Trillion Dollar SME Impact Funding Gap Presents Opportunity

\$6.25T

Sustainable Procurement Market by 2025*



Corporations & Governments

Struggling with Procuring Sustainability Data on SME Customers & Complying with Scope 3 Emissions Reporting

\$472B

US LOHAS Market**



Gen Z & Millennial Sustainable Consumers

Struggling with Finding Companies and Brands that Align with Their Values

\$1.13T Funding Gap

Social Impact Funding Gap^



Global Sustainably Committed SMEs

Struggling with Access to Fairly Priced Capital

* Procol, **Cognizant ^World Economic Forum



HealRWorld is a Woman-Owned, Private Company Sustainability Big Data AI & Fintech Innovator Igniting Systemic Change to Drive a More Inclusive and Regenerative Global Economy

We've spent a decade creating and enhancing our global data supply chain, proprietary data partnerships, methodologies/tech/AI, platform delivery systems and unique strategies to capture and disseminate sustainability and SDG data on small and mid-sized enterprises, while powering fintech solutions to drive conscious consumerism and patronage of the UN SDGs.

We're industry veterans from some of the biggest names in financial services and commercial data committed to driving measurable impact and millions in sales through our network of leading global partnerships.

Our Experience:



dun & bradstreet



Our Proprietary Data & Fintech Products Help Governments, Investors, Corporations & Consumers Make Informed Decisions & Find Private Sustainably Committed SMEs Aligned with their Values & Business Mandates



We Deliver the Right Sustainability Information, through the Right Platforms, at the Right Time to Our Customers. Our Proprietary Database Feeds Our Two Core Products

1) Data & Analytics Platforms

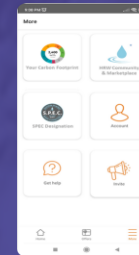
Corporations, Investors & Governments



Institutional SaaS Geo-Analytics & Data APIs

2) Fintech Enabled Marketplace App

Small Businesses & Consumers

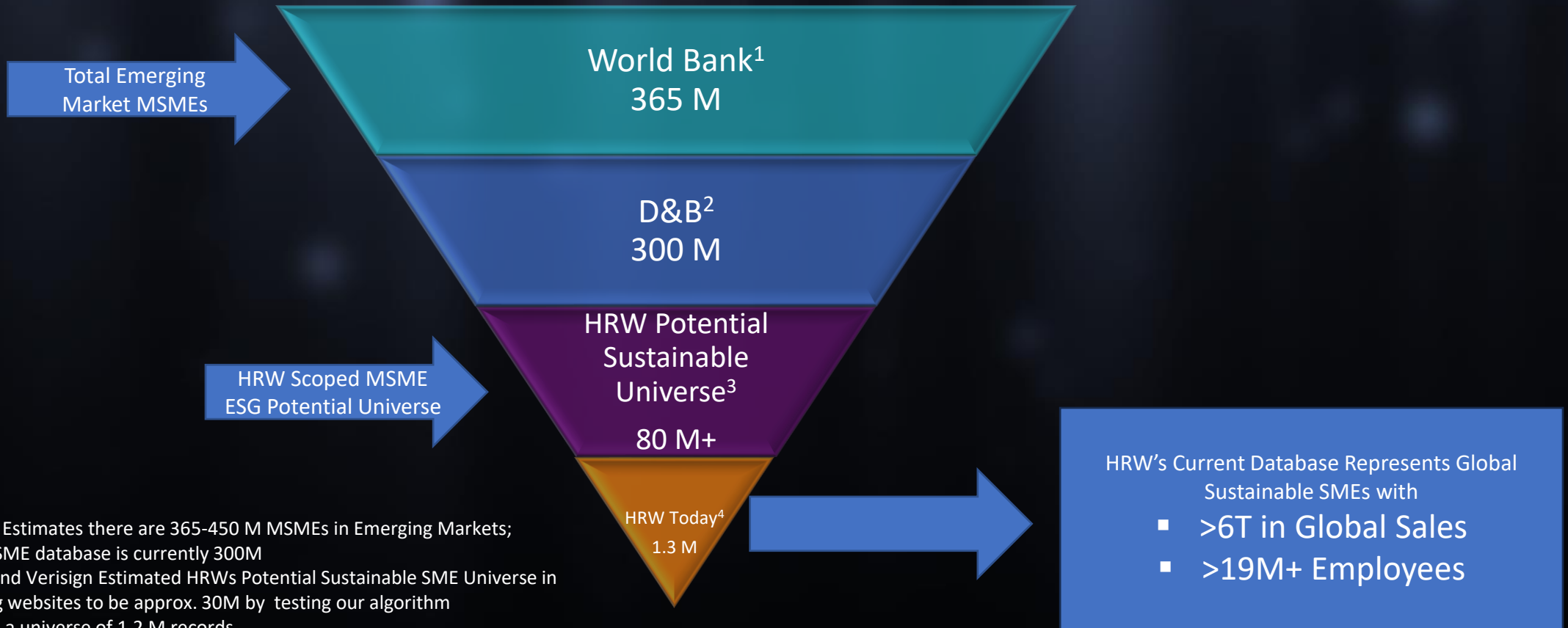


Sustainable Banking & Shopping App

- Global Community Marketplace
- Bank Debit Card
- SPEC--Proprietary UN SDG Self Reporting Tool
- Carbon Calculation and Offsetting

We Have Good News

Our Data and Research Studies with D&B Showed Sustainably-Committed SMEs are 3X More Creditworthy Than the Average D&B Business!



1. The World Bank Estimates there are 365-450 M MSMEs in Emerging Markets;
2. D&B's global MSME database is currently 300M
3. HRW and D&B and Verisign Estimated HRWs Potential Sustainable SME Universe in English Speaking websites to be approx. 30M by testing our algorithm
4. Today, HRW has a universe of 1.2 M records

HRW Serves Sustainable Small Businesses

Points of Connection with Marketplace

Financial Institutions

Value Prop: Find New Customer Segments w/ Better Risk Profiles

- Problem: Connecting Sustainability to Credit Strength
- HRW Solution: HRW Data Shows Sustainable SMEs have a Stronger Credit Rating
- Product: HRW Data & Saas Geo-Analytics Platform
- Go to Market: Visa Data Solutions, AWS ADX & Marketplace



B2C SMEs: Find New Customers/ Attract New Talent

Get Rewarded with Lower Cost of Capital

Secure Investment

Impact Investors

Value Prop Investor: Find Quality Impact Investments

- Problem: Difficulty Finding Investible Impact Companies & Measuring ROI
- HRW Value Prop: HRW Data Shows Sustainable SMEs have a Stronger Credit Rating
- Product: HRW SDG SME Certification and SDID Reporting Tool on Blockchain Aligned with JPM Global Investor Taskforce
- Go to Market: JPM Impact Disclosure Taskforce



B2B SMEs: Find New Customers

Consumers

- Value Prop Sustainably Minded Consumers: Find Companies that Align with My Values**
- Problem: Trusted Sustainable eCommerce Platform
- Product: HRW Global Sustainable Marketplace & Embedded Finance App
- Go to Market: Visa Fintech Partnership & Amazon.com



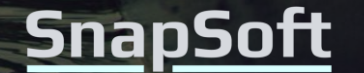
Corporations/Govt/SME

- Value Prop: Find Aligned Value Chains/Partners**
- Problem: Hard to Procure Information/Fragmented
- HRW Value Prop: HRW Data Shows Sustainable SMEs have a Stronger Credit Rating
- Product: HRW Data & SaaS Geo-Analytics Platform
- Go to Market: AWS ADX & Marketplace

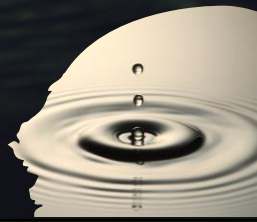


**Value Prop for Sustainable SME
Value Prop for Marketplace**

HealRWorld's Current Partners



We're In Good Company
Worldclass Partners & Customers
& Seeking Our Series A Round of
Investment to Scale Rapidly with
Only Aligned Investors



Our Vision for Scaling Investment in Impact SMEs

Introducing The Impact Disclosure Taskforce

The 60+ Member Industry Taskforce co-chaired by JPMorgan, of which HRW is a member, has Developed a **Voluntary SDG Reporting Framework** & Data Recommendations Leveraging the World Bank's Methodology, and is Presently Focused on Addressing Very Large Corporate Deals in Developing & Emerging Economies (*\$3B Revenue Companies and \$20-30M Average Deal Sizes*)

OBJECTIVE:
Drive \$Trillions of Investments to SDG-Committed Companies

HRW has launched the SME subgroup of the Taskforce.



You Are Here Today Because You Care About Our Children's Futures and Our Planet.

If we do not unlock critical investment dollars from the private sector

at a time when our government is slashing funds to Green Banks, women and diverse founders who are driving impact innovation, clean energy initiatives and more, we will simply not achieve the UN SDGs or a sustainable future.

If You're An Investor Who Would Like to Support HRW Or the Taskforce

