

Technology, Innovation, and Impact Investing

DEBORAH NAS

May 11th, 2023

TECHNOLOGY

...is not what is slowing innovation down.

Innovation is hindered by:

- ✓ Organisational structures
- ✓ Old (IT) systems
- ✓ Human factors

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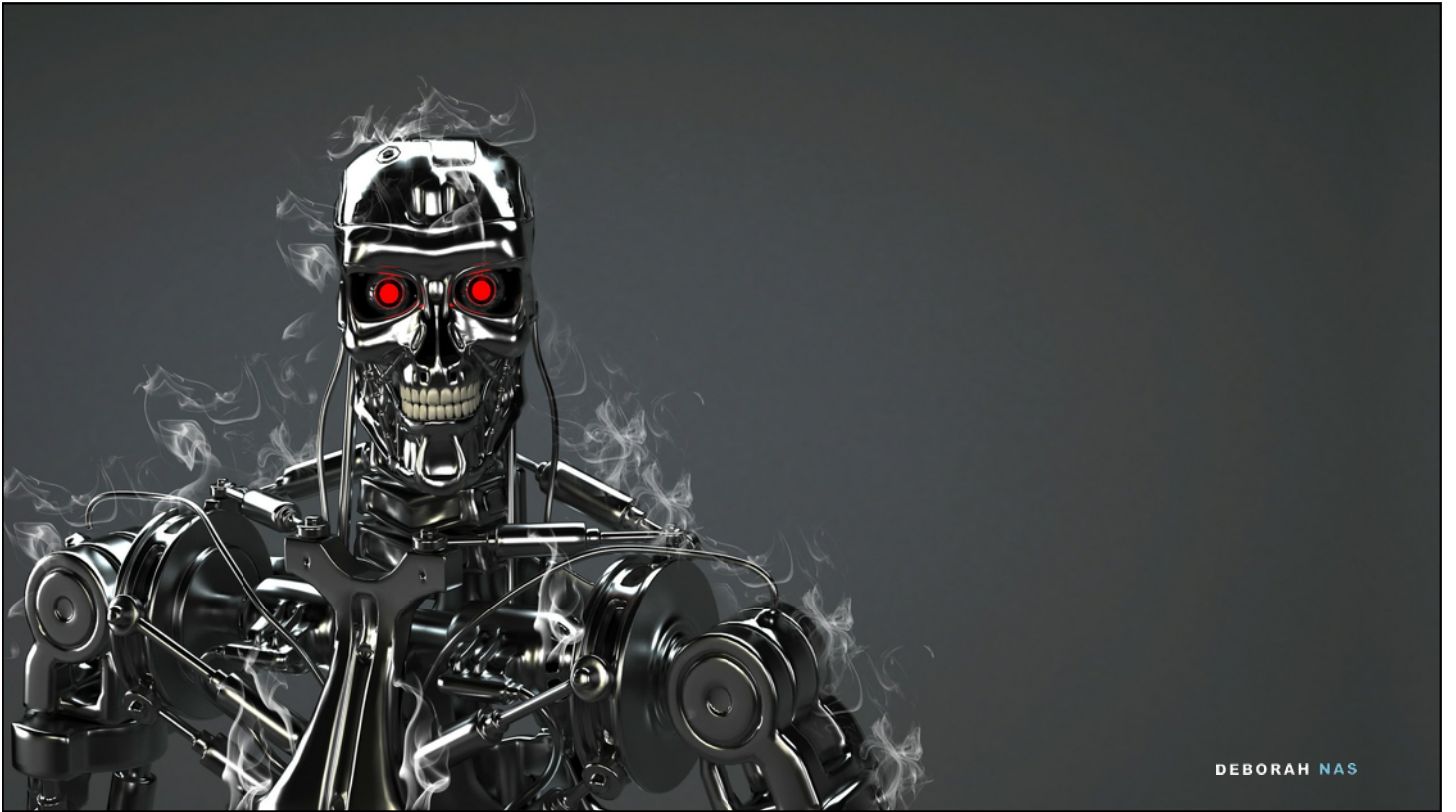
Is Google making us stupid?



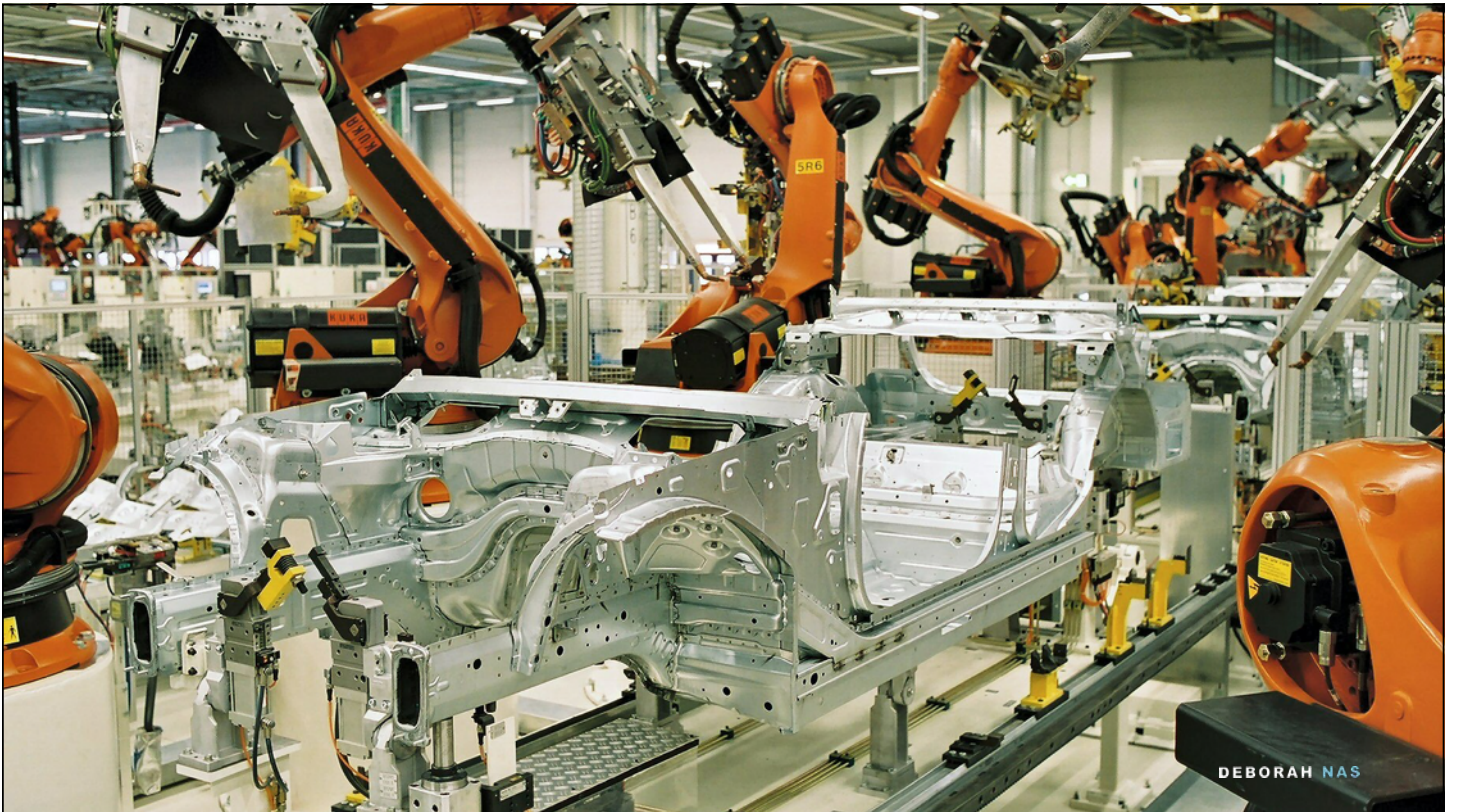
E-mails 'hurt IQ more than pot'

Twitter and Facebook could harm moral values

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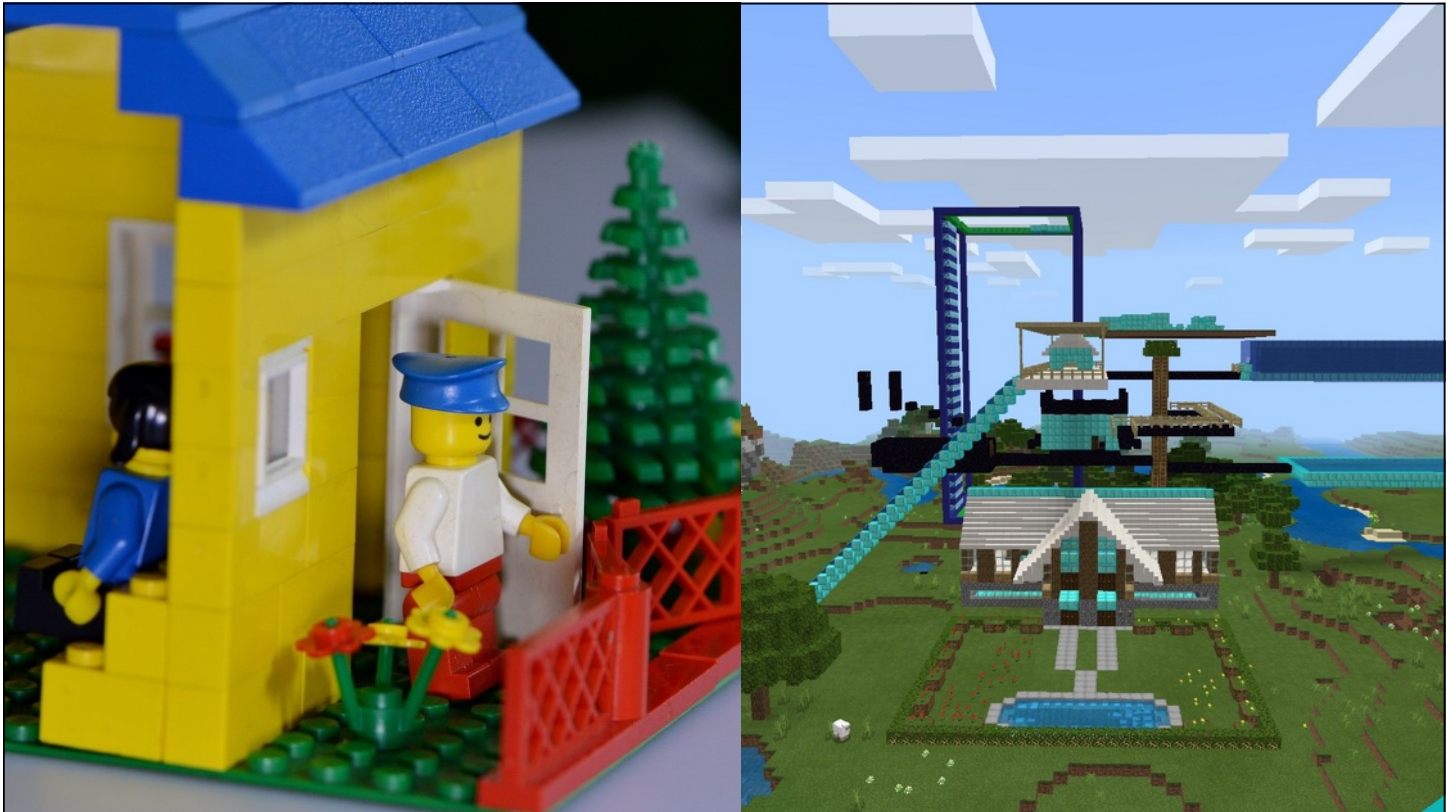
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We find it difficult to envision
technologies' benefits, but
EASY TO FEEL THE FEAR

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What if books were invented
after video games?

Our response to new technologies

Present when you were born

>

Normal, ordinary
Natural part of how the world works

Invented between 15-35

>

New, exciting, revolutionary
Career opportunities

Invented after you're 35

>

Against the natural order of things

Source: Douglas Adams

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Our **FRAME OF REFERENCE**
shapes our attitude towards
new technologies

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Internet

The Internet? Bah!

Newsweek

27 februari 1995

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When the technology is different from
anything we have seen in the past,

**IT'S DIFFICULT TO
ENVISION ITS POTENTIAL**

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"Cars are an extraordinarily bad idea."

Forbes

2011

"Sorry, but electric cars are a waste of space."

Daily Mail

2011

"Porsche's stunning Tesla rival will arrive in 2019."

BUSINESS INSIDER

2019

"Volkswagen is betting its future on electric cars."

CNN

2019

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Game changers transform industries

- ✓ New value propositions
- ✓ New technologies
- ✓ New business models

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Game changers are **TECH COMPANIES** that happen to be in...

- ✓ Construction
- ✓ Legal
- ✓ Finance
- ✓ Retail
- ✓ ...

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Game changers are **NEW ORGANISATIONS**

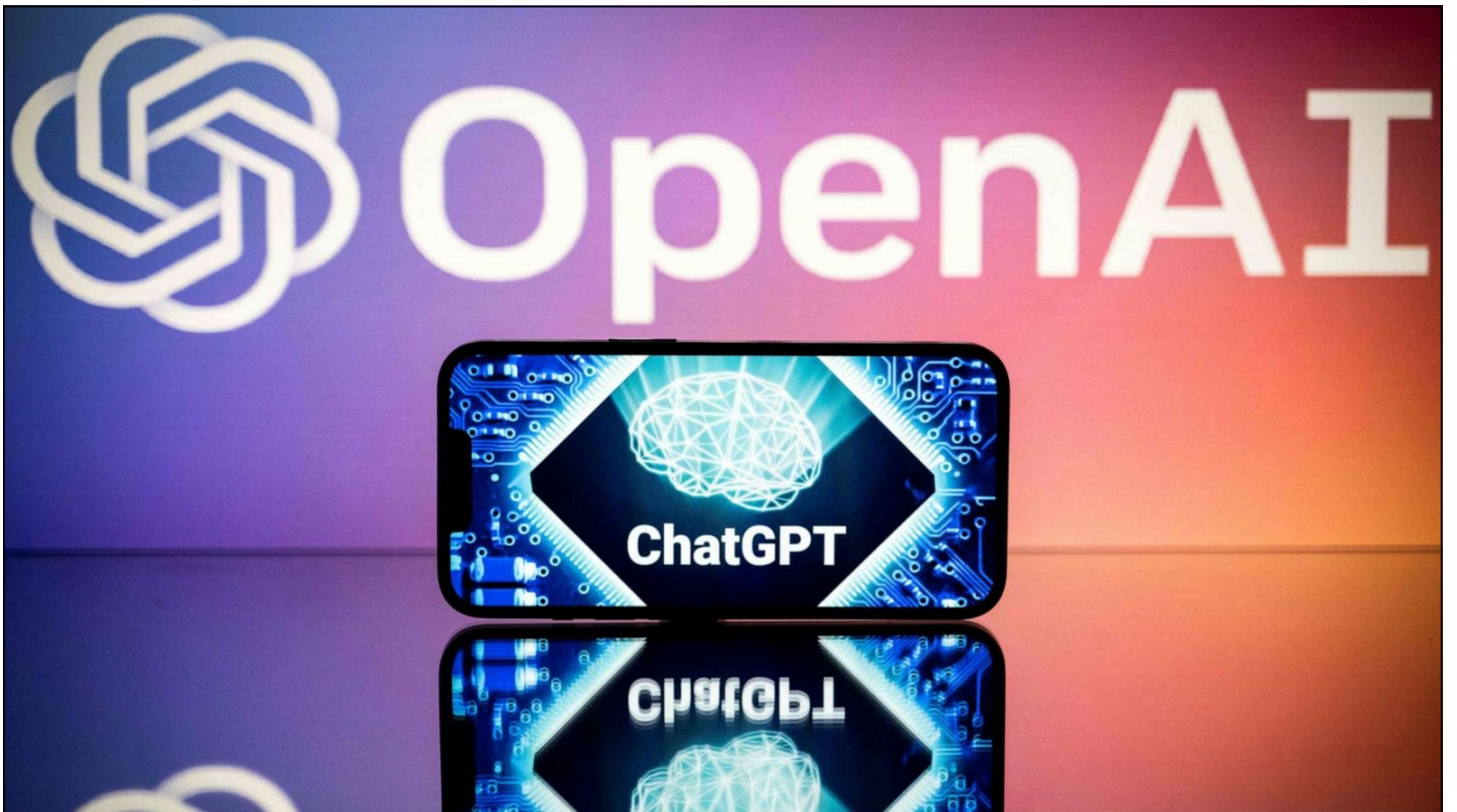
- X Organisational structures
- X Legacy systems
- X Human factors

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We change the rules
of the game

Lemonade

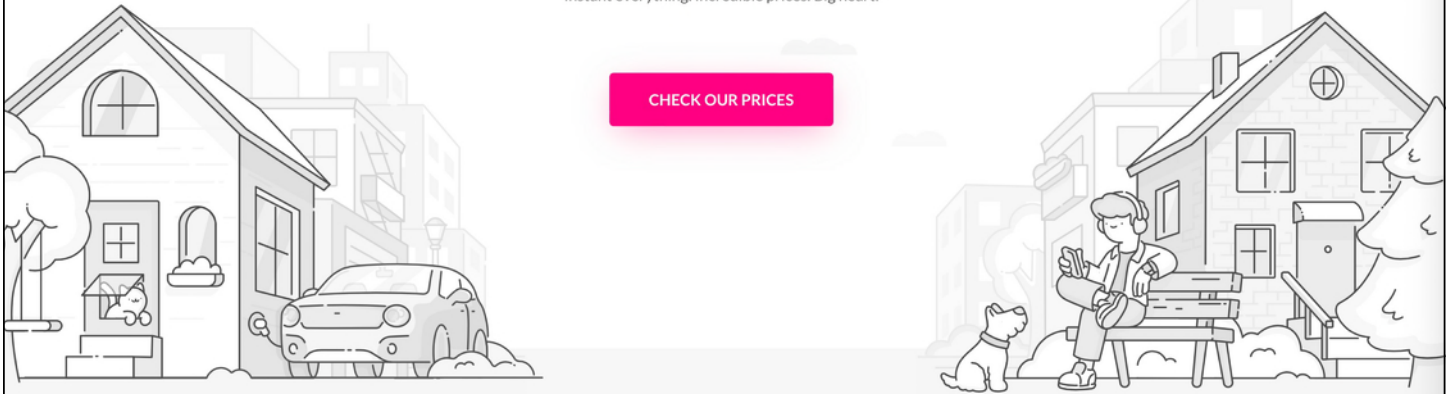
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Lemonade

Forget Everything You Know About Insurance

Instant everything. Incredible prices. Big heart.

CHECK OUR PRICES



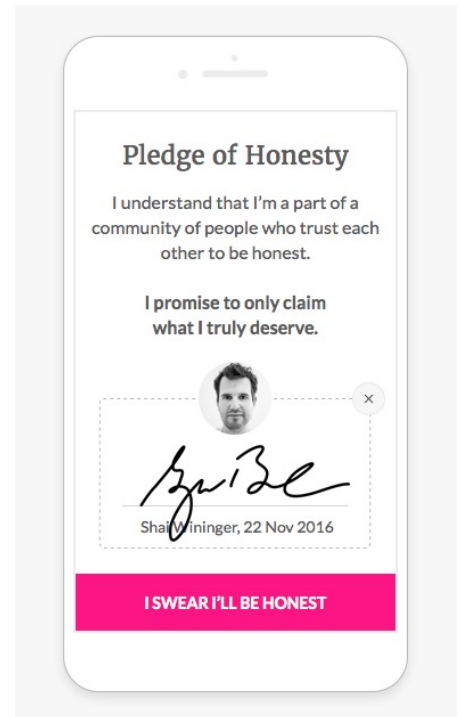
Inc. FORTUNE THE WALL STREET JOURNAL Forbes FINANCIAL TIMES The Economist VentureBeat TechCrunch NEW YORK POST

Help



✓ Make it simple

✓ Save money



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✓ Make it simple

✓ Save money

✓ Offer transparency

Certified



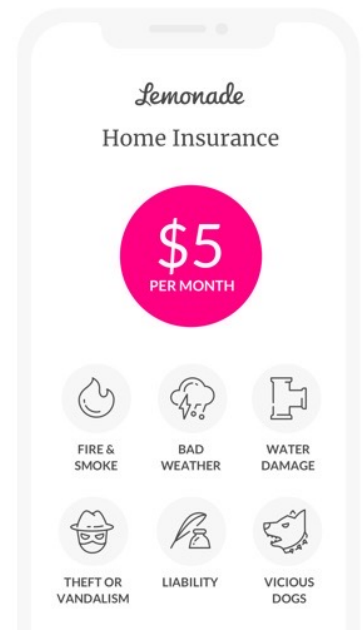
Corporation

In the 2022
Giveback,
the Lemonade
community gave
back \$1,873,588
to 59 nonprofits.

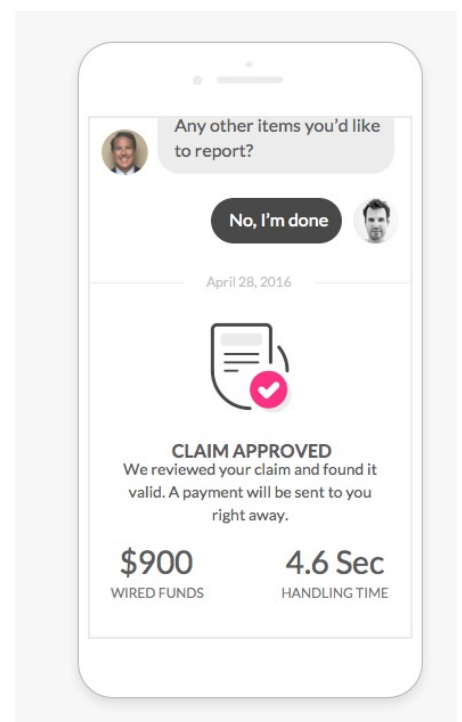
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- AI MAYA
 - Virtual assistant
 - Collects info, creates quotations, coordinates invoicing and payments

Great coverage,
incredible price

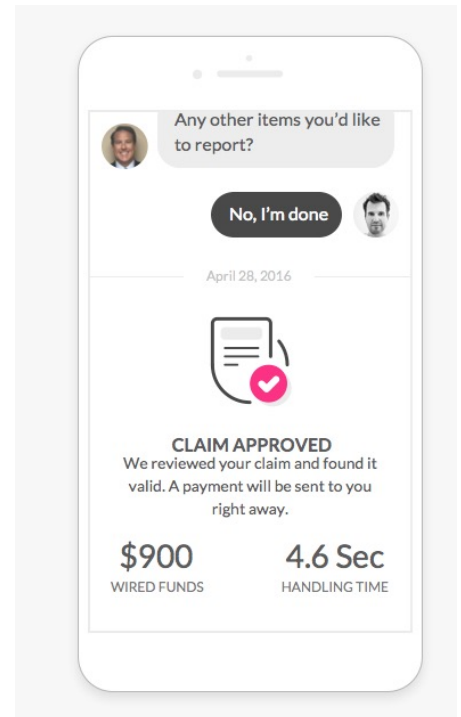


- AI Jim
 - Handles claims
 - Chat or video messages



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- CX.ai
 - Customer service technology
 - Answer questions



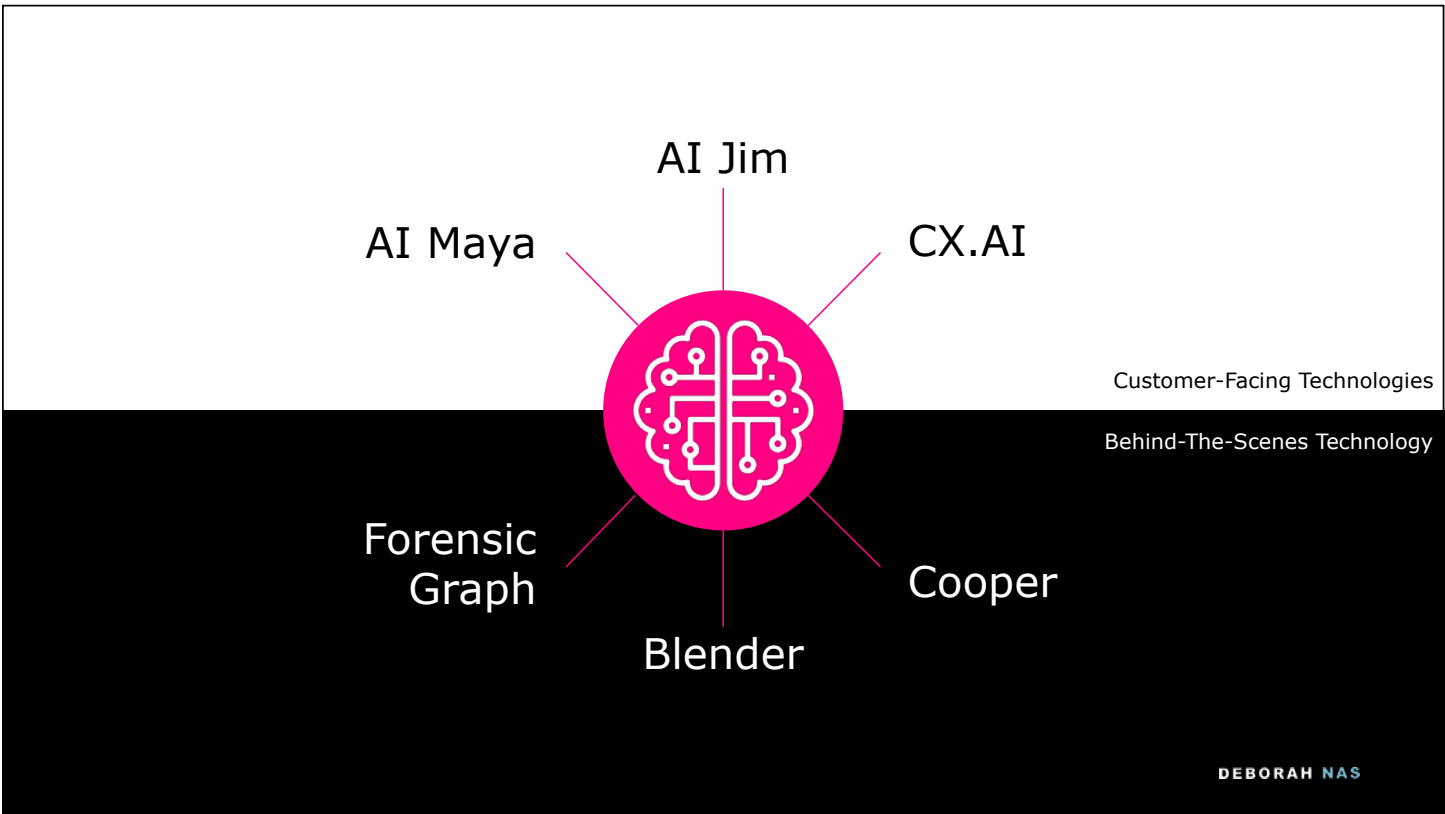
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Lemonade

"We project that 2022 will be a year of peak losses with our EBITDA improving in each subsequent year"

Daniel Schreiber, CEO

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We create the best
solution for a specific
challenge

'Formula' for Accelerating the Energy Transition

DECREASE
Energy and Material
Consumption



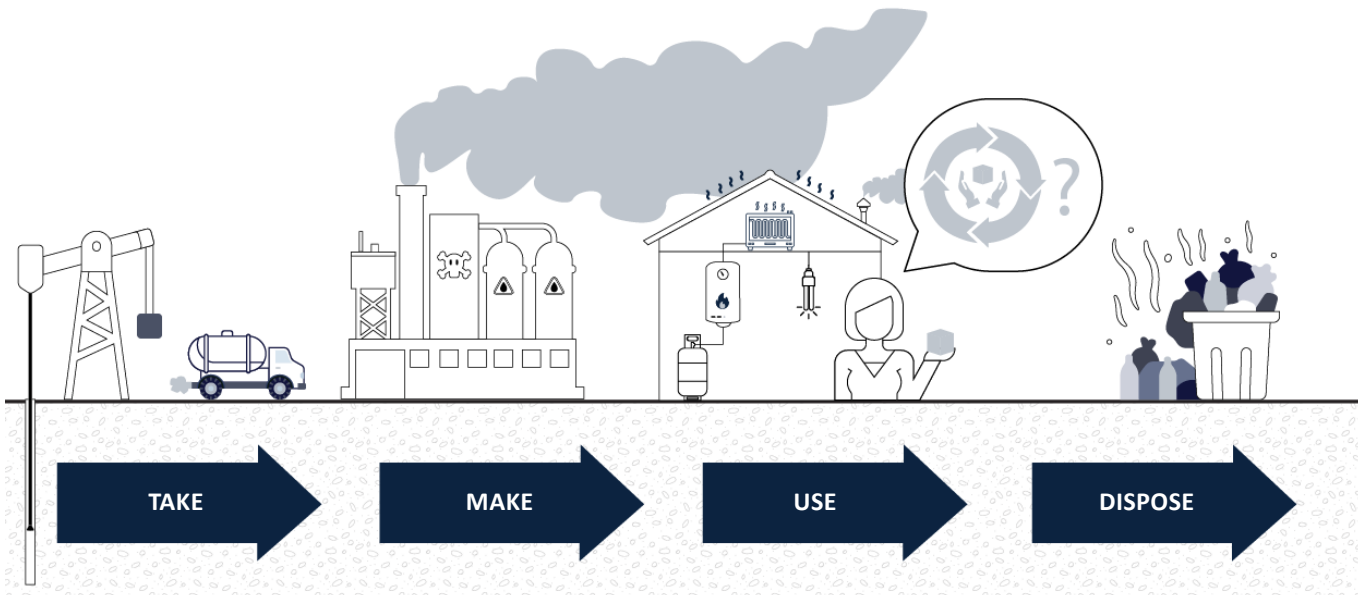
DIGITISE
Energy Systems



DECARBONISE
Society

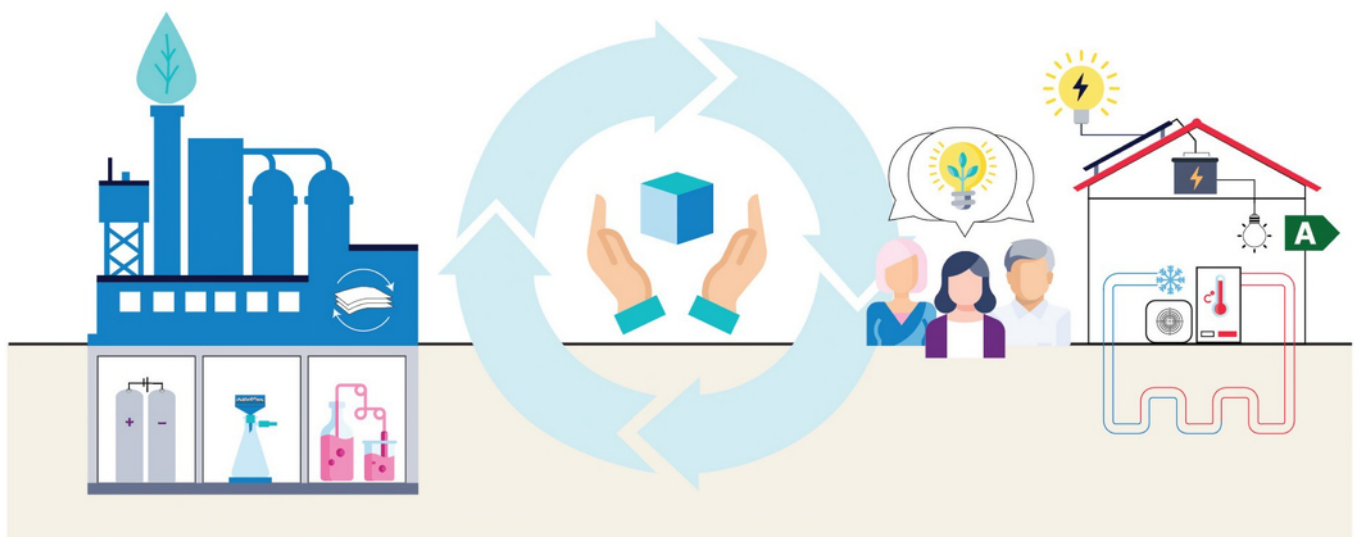
DECREASE
Energy and Material Consumption

TODAY

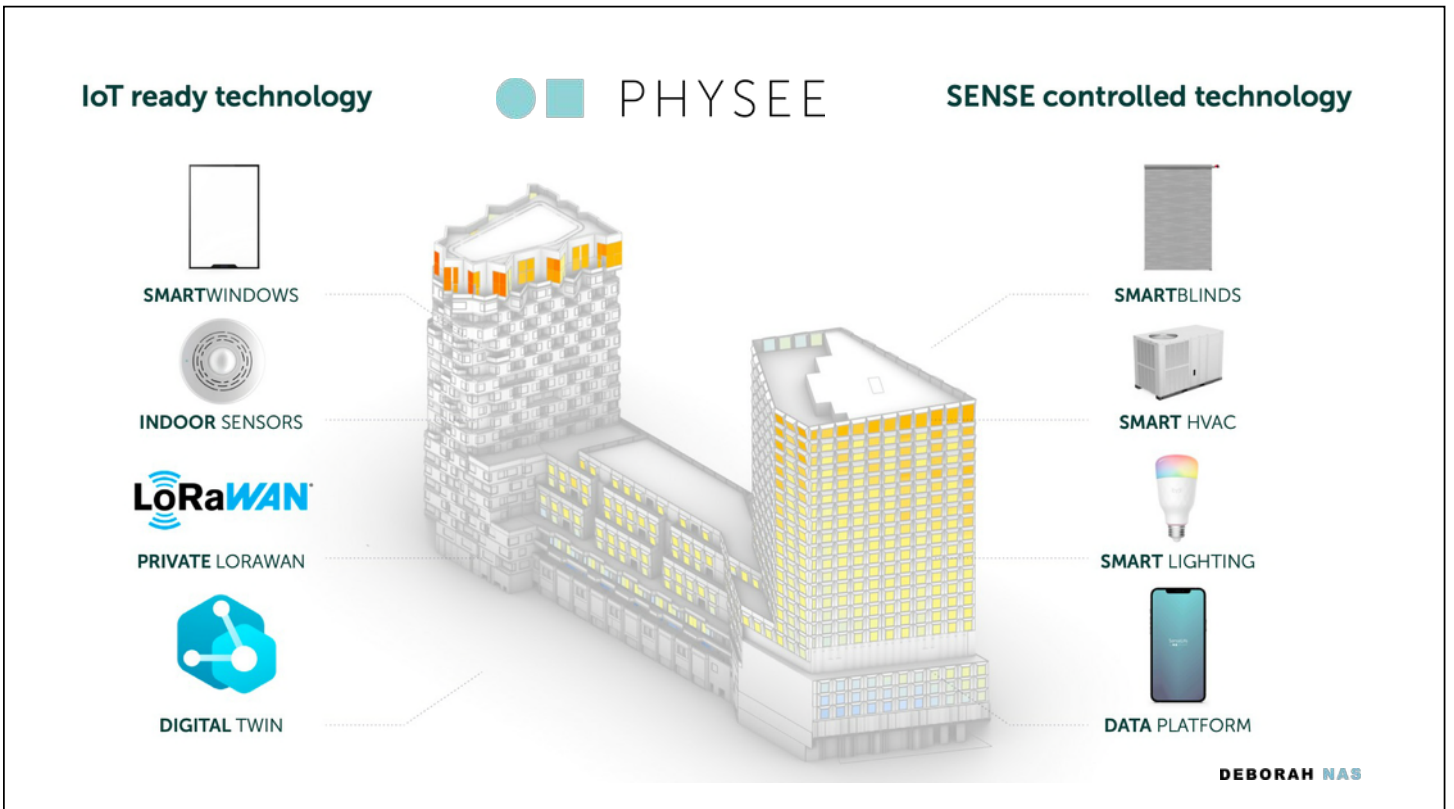
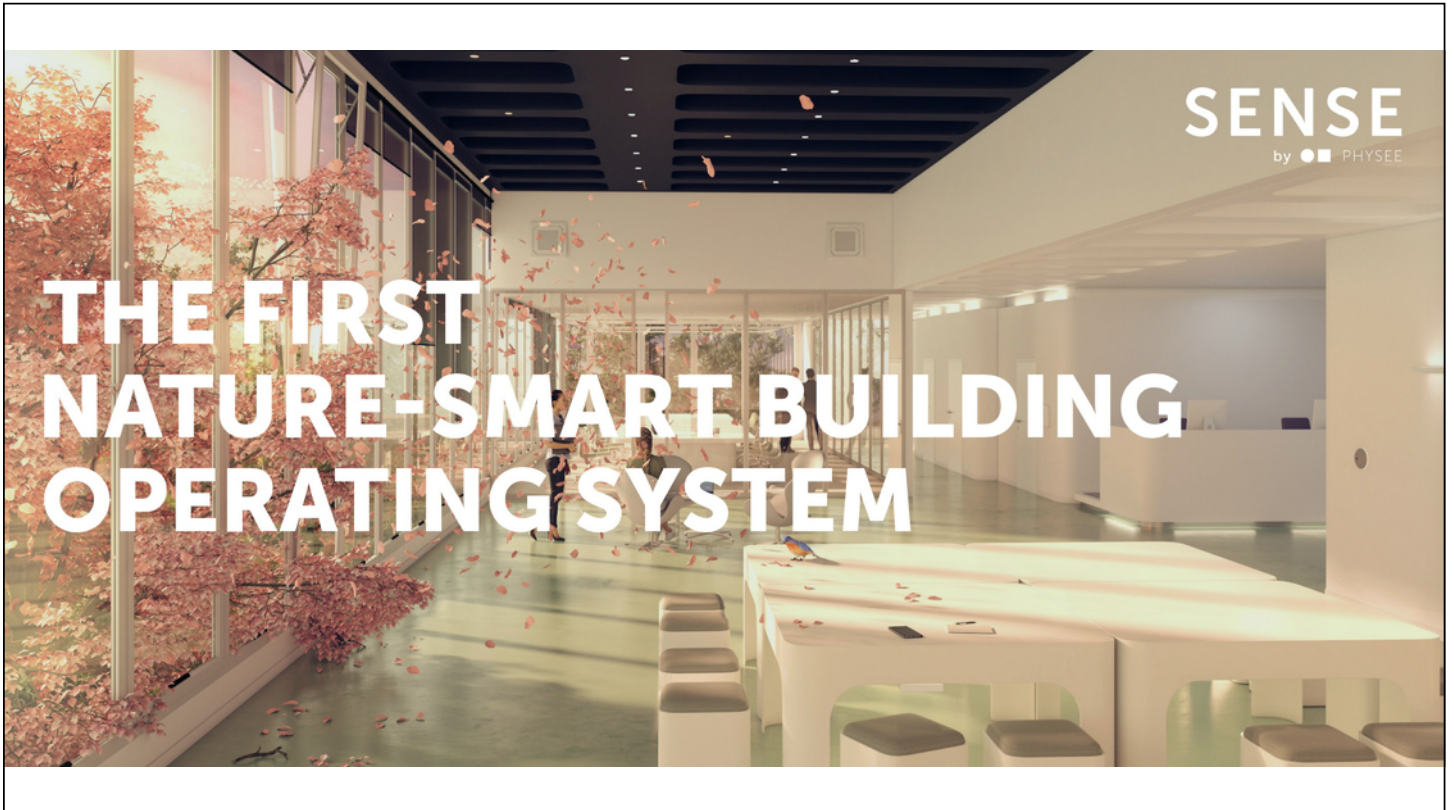


DECREASE
Energy and Material Consumption

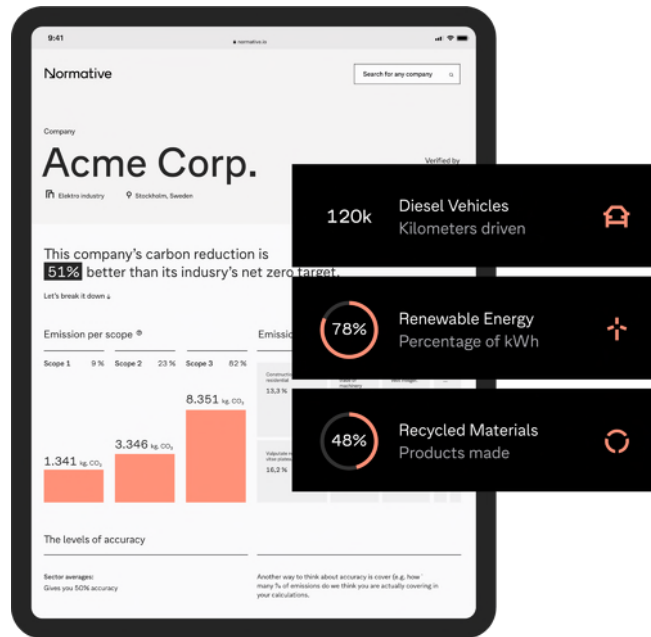
FUTURE







Normative

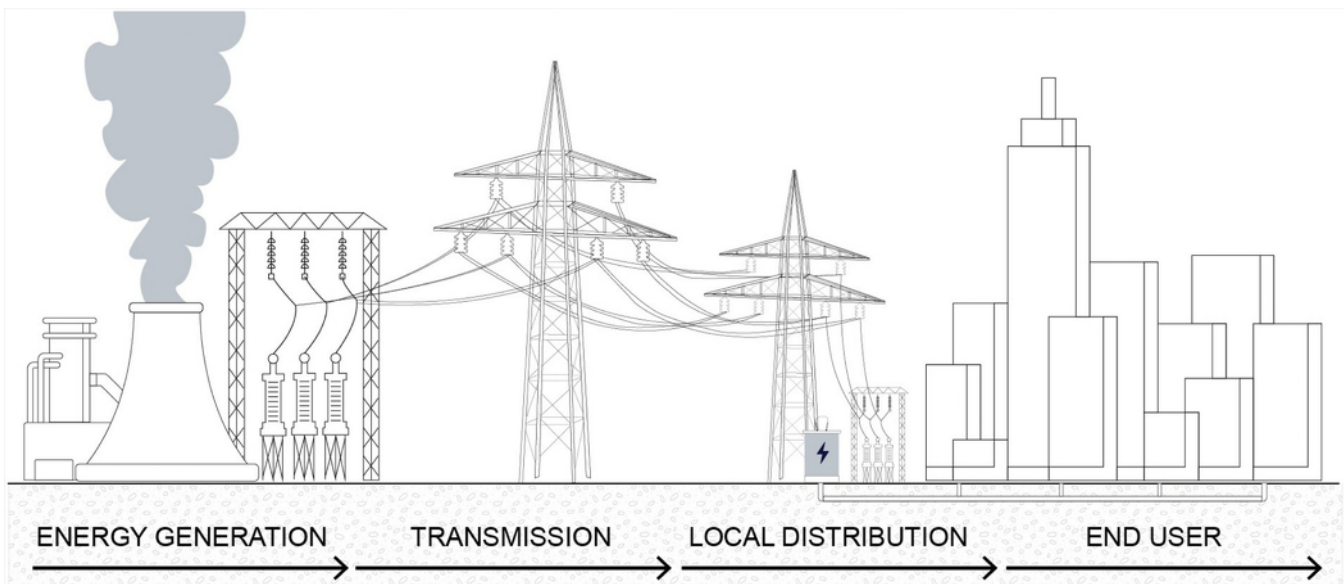


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DIGITISE Energy Systems



TODAY



FUTURE





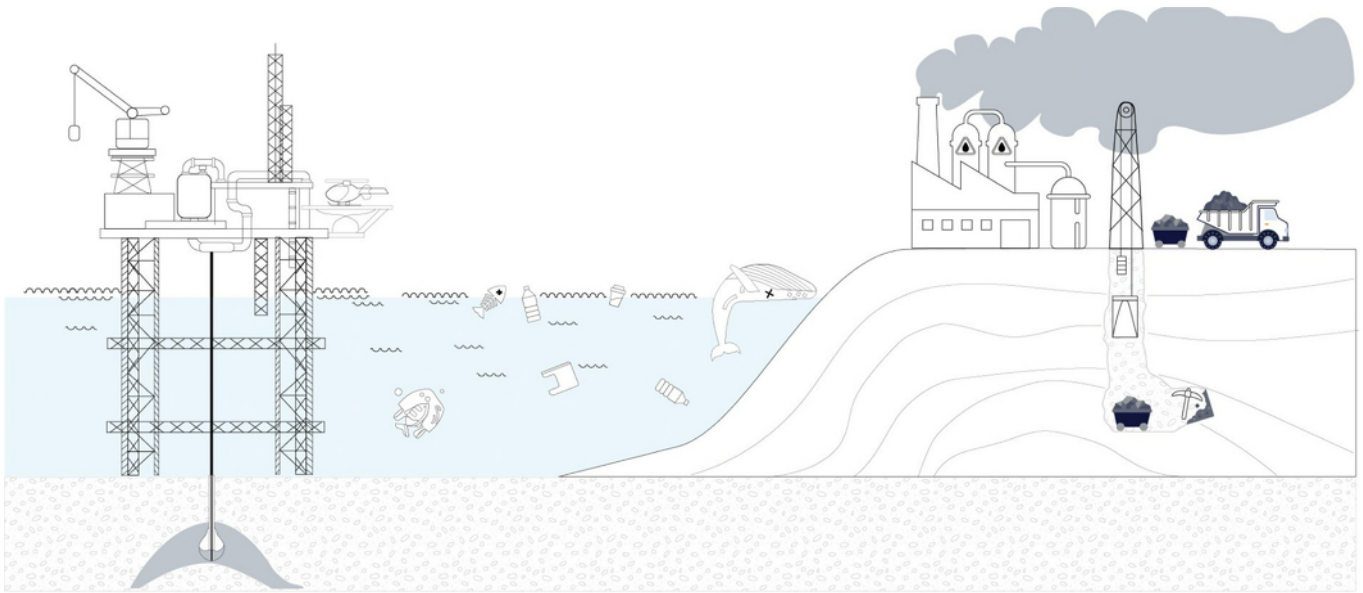
We build open source,
decentralized operating systems
to help decarbonize the global economy

You can use the open-source Energy Web stack to build applications yourself or
you can work directly with us to achieve your goals faster.

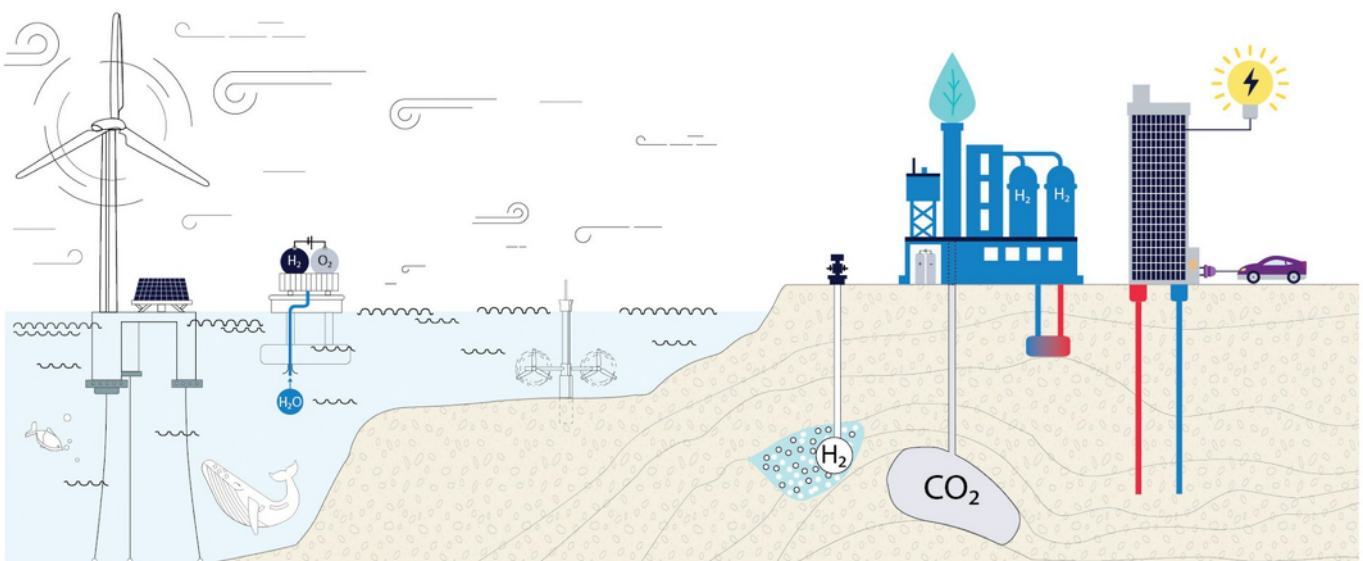


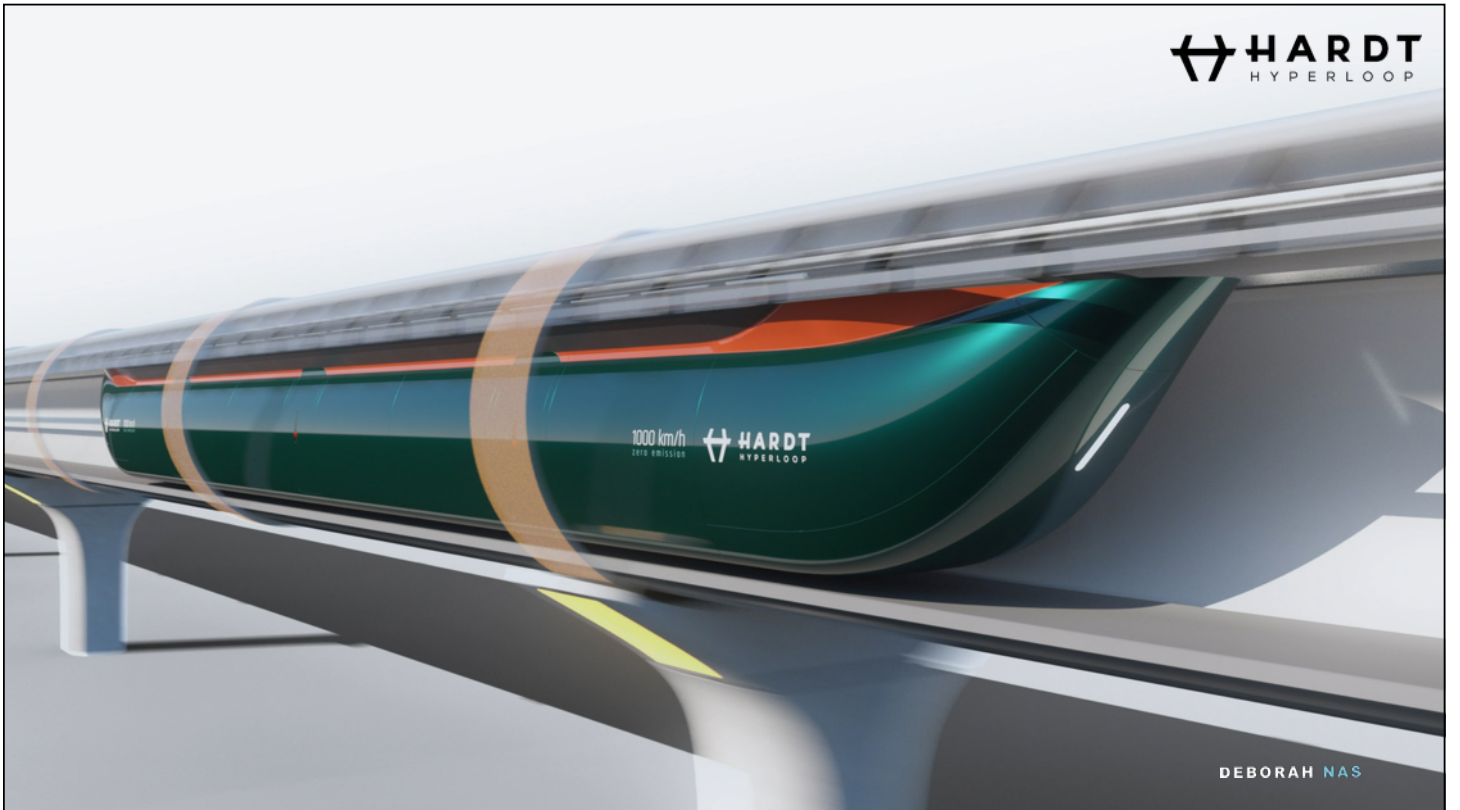
"If we're successful, the moment an EV rolls off the lot of a dealership, that car will be fully integrated into the energy system in the area. Customers can then be paid for their EVs to help balance the grid in near real-time."

TODAY



FUTURE



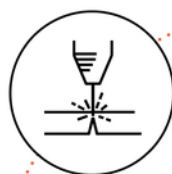
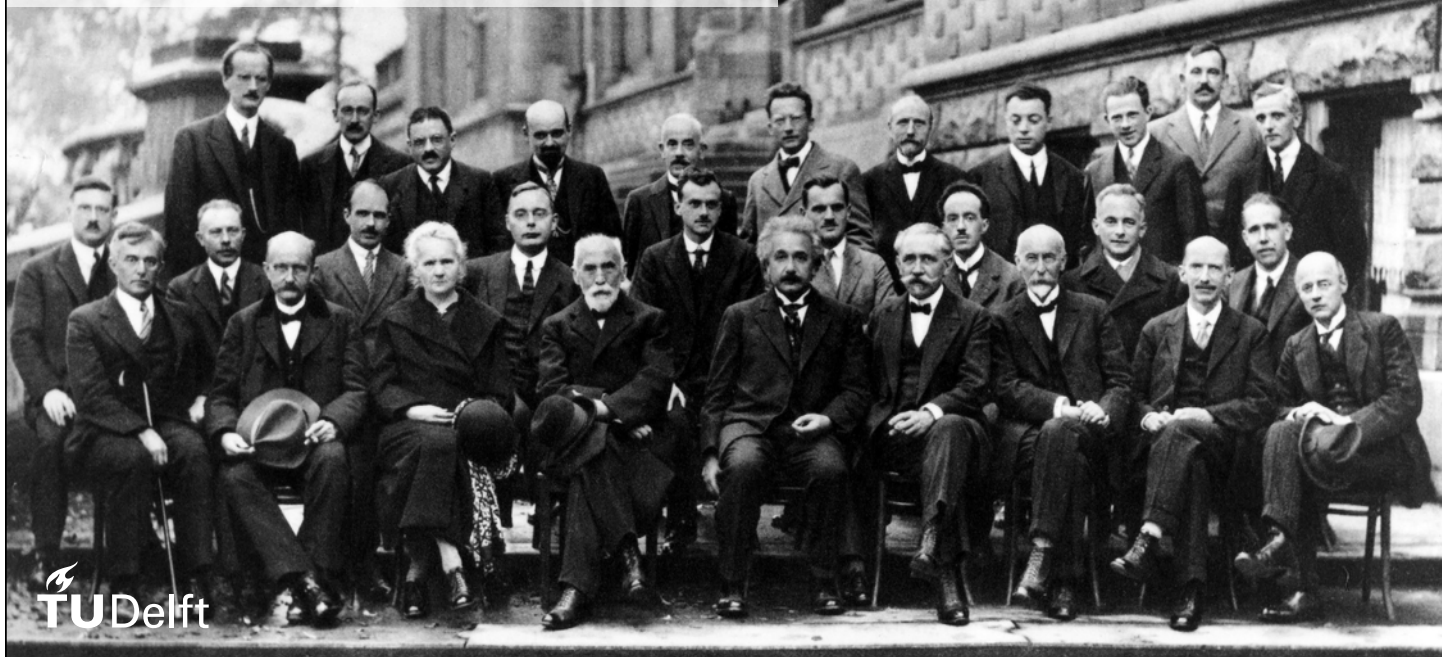




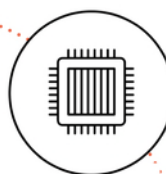


Almost half of the reductions we will realize in 2050 will come from **technologies that are currently not commercially available**

5th Solvay conference, 1927



Lasers

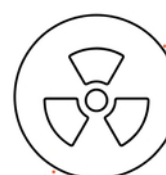


Semiconductors

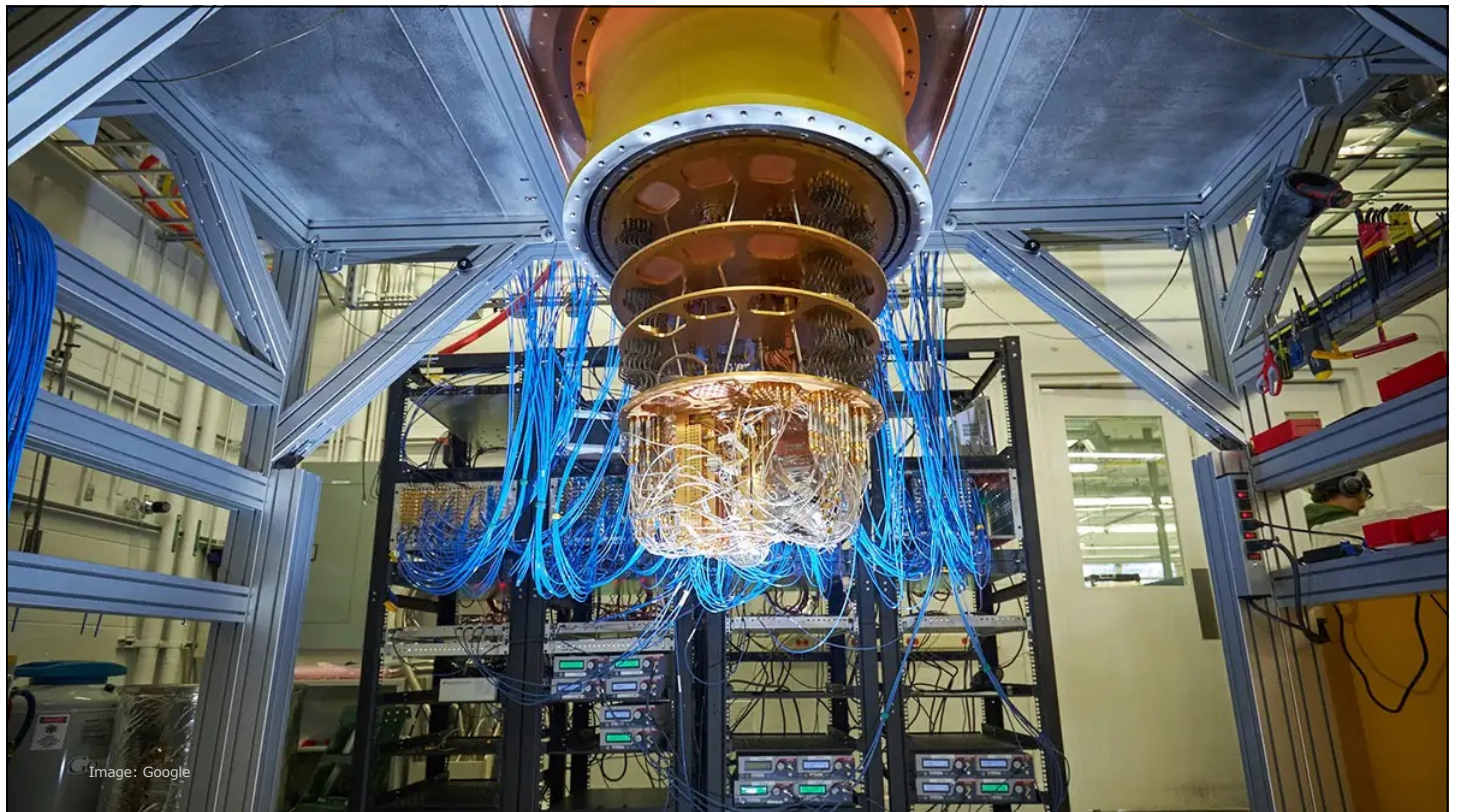
Quantum Technology 1.0



MRI scanners



Nuclear energy



*"Stay in the know.
Google 'startups [sector]'
4 hours per month"*



www.linkedin.com/in/deborahnas



mail@deborahnas.com



www.deborahnas.com



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