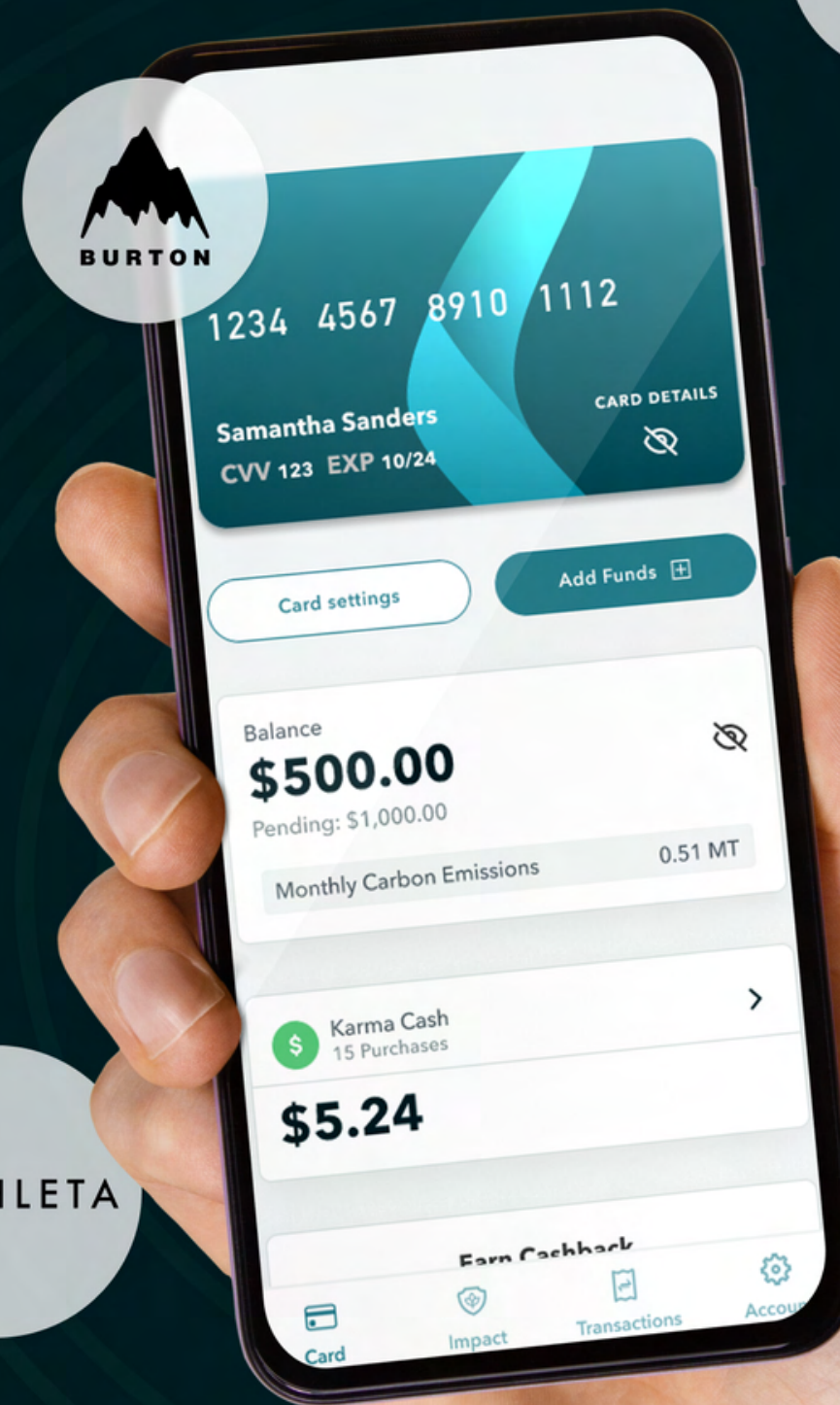




# Karma Wallet

Media Kit

2024 | [KARMAWALLET.IO](https://KARMAWALLET.IO)



# The Current Problem

## GROWING CONCERNS OVER OUR PLANET

The significant majority of people see climate change as a serious concern. Companies and individuals alike are looking for ways to create meaningful positive impact.



## A Global Consensus

In the UN Development Program's 2021 Peoples' Climate Vote survey, which the organisation said was the largest public opinion survey on climate change ever conducted, nearly two-thirds (64%) of the 1.2 million respondents found that "climate change is a global emergency."

## Role of Corporations

"Americans see room for multiple actors – including corporations and the federal government – to do more to address the impacts of climate change. Two-thirds of adults say large businesses and corporations are doing too little to reduce the effects of climate change." [Source]

## The Movement

Pew Research Center's annual Global Attitudes survey shows that the share of people across the world who consider climate change a "major threat" has been steadily growing. In 2014, 54 percent (average of all surveyed countries) were of this opinion. The average jumped to 62 percent in 2017 and to 71 percent in 2022.

# Karma Wallet is the solution.

SUSTAINABLE FINANCE ECOSYSTEM



# Origin Story

Our story began in 2019 when co-founder Kedar asked the question: **How can you be a conscious consumer when you can't measure or verify your choices?**

Together with his father they built Karma Wallet, a financial ecosystem that leverages cutting-edge technology and impact data to give consumers tools to be sustainable.

2019

Karma Wallet Founded

2021

Web App Launched

May 2023

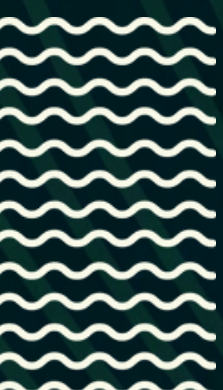
B Corp Certification

April 2024

DoneGood Acquisition

Spring 2024

Karma Wallet Card Launch



# Our Proprietary Impact Data Platform

WEAVES SOCIAL & ENVIRONMENTAL DATA INTO THE FABRIC OF EVERY PURCHASE



Our Karma Wallet web platform showed that integrating Karma Wallet data can meaningfully drive spend towards value aligned brands.

**51%**

Increase in Karma Score after receiving data insights

**200M**

User transactions analyzed

**\$165M**

Dollars of spend analyzed



# Our Core Values



We create a fair, transparent system that evaluates companies for social and environmental impact. We believe in business as a force for good. That's why we donate 5% of revenue to non-profits each year.

## TRUST

We rely on trusted third-party data sources or require directly documented proof of impact.

## HONESTY

We never accept payment to adjust a company's overall score – our Company Report Cards prioritize honesty and data.

## TRANSPARENCY

We map our data sources to the UN Sustainable Development Goals and give each company a score out of 16.

## KNOWLEDGE

By giving conscious consumers the data, research, and knowledge they need we empower them to live more aligned with their values.

# Our Team

Fintechs need strategic experience, data science, and digital optimization. **WE HAVE IT ALL.**



## Jayant Khadilkar

CEO & Co-Founder

Global Head of Analytics & Technology at TigerRisk (acq. for \$1.6B)

VP, Analytics and Technology at RenaissanceRe (IPO, current val. \$11.3B)

Founder & CEO at WeatherPredict (exited)



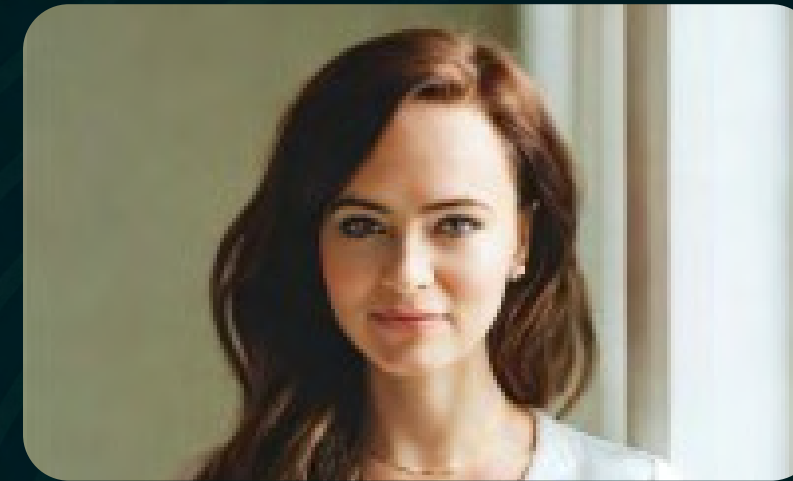
## Kedar Kakare, PhD

Co-Founder & Head of Growth

Sr. Intelligence Analyst at CB Insights (AI, genomics, biopharma)

Data Scientist for Mercury Data Science (in-house AI consultancy)

PhD in Evolutionary Biology (computational focus)



## Jordan Wall

Director of Product

Sr. Strategy Consultant at Brooks Bell (clients: AmEx, BlackRock, Truist, Fidelity)

Project Manager at TrueParallel (digital marketing strategy)

Project Coordinator at HTC (R&D Strategy)



## Advisors & Team

15+ team ecosystem

Our advisors, team members, and partner ecosystem brings the additional knowledge and skills required to elevate the Karma Wallet movement.



# The Karma Wallet Card

PREPAID, RELOADABLE DEBIT CARD SOLUTION

## Unique Benefits

Products and services that help you be better.

## Impact Data

Get your Karma Score and access to brand data.

Your membership to a better future.

10,000+  
waitlist

## Money Management

All of the essential money management tools in an easy-to-use app.

10M+  
partner audience

12,500+  
cashback brands



## Charitable Giveback

You buy gas, we donate to reforestation. You dine out, we donate a meal.

## 20% Cashback

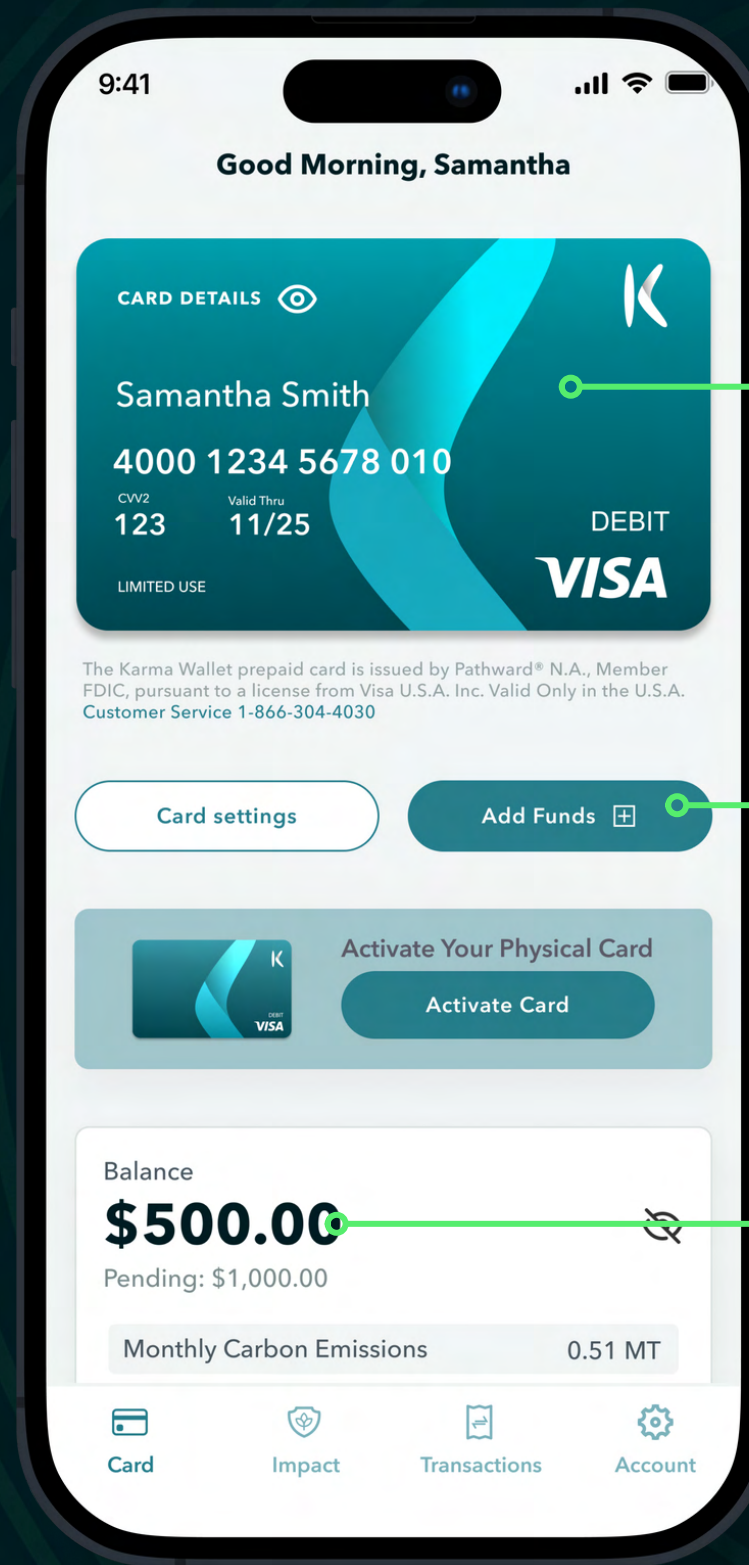
Earn cashback from thousands of sustainable and ethical brands.

# Karma Wallet App

This prepaid, reloadable debit card requires no credit check.

**You shop. We donate.**

We make sustainability simple. Your everyday spending supports nonprofits changing the world.



## Karma Wallet Card

The card is made from 85% recycled plastic.

## Reloadable

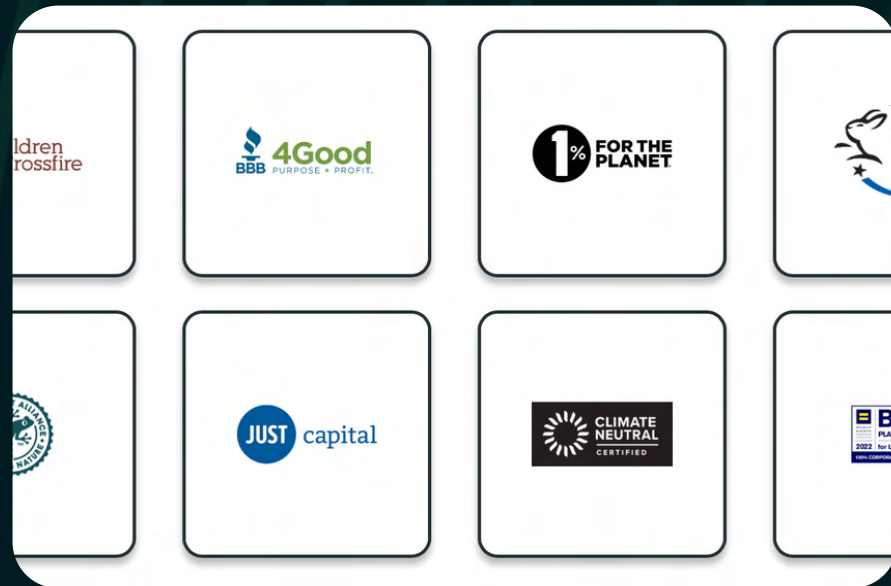
Reload money onto the card again and again.

## Money for Good

Mobilize users to use their money to create positive impact.

# Rating Methodology

40+ DATA SOURCES, 18,000+ COMPANY RATINGS



## 40+ Data Sources

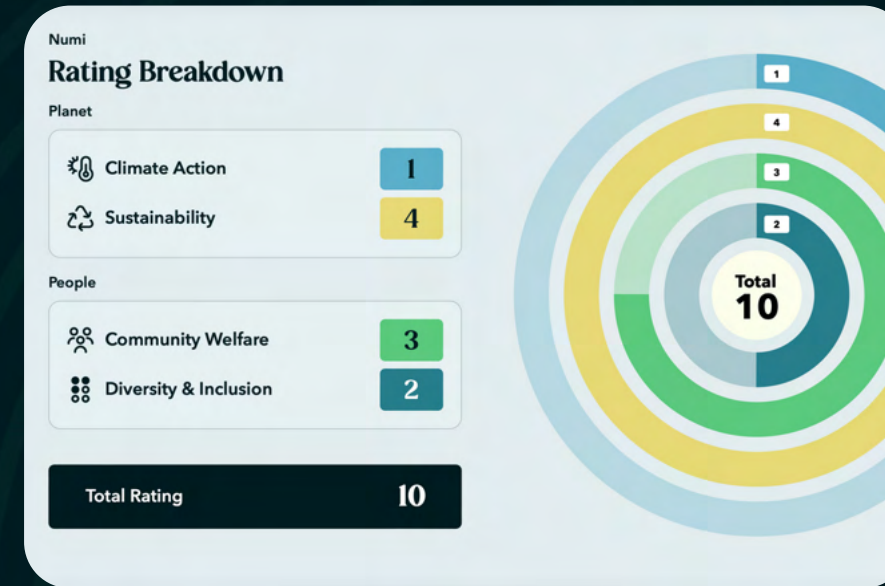
We gather data from over thirty trusted data sources to evaluate companies for their social and environmental impact.

[\[View all Sources\]](#)



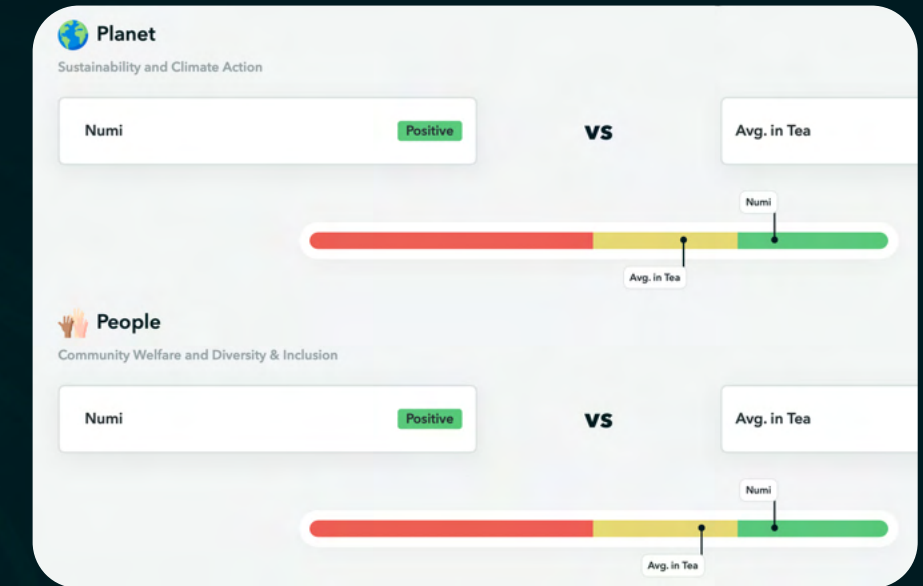
## United Nations SDGs

We map a company's data sources to a standard that aligns with the UN SDGs. We then group these into People and Planet categories.



## Rating System

For each UN SDG, a company can earn a score of passed (1), partial (0.5), neutral (0), failed (-1), or no data (0). The sum of all UN SDGs determines a company's rating on a scale of -16 to 16.



## Company Values

We compare each brand's data to the sector average and highlight select Company Values. This helps our users see the bigger picture of a brand's impact.



# DoneGood Acquisition

**NOW PART OF THE KARMA WALLET ECOSYSTEM**

Jayant Khadilkar, CEO of Karma Wallet, shares, "This is a significant step forward in actualizing our vision of blending ethical practices with everyday financial choices. It symbolizes our dedication to a future where financial empowerment and sustainable living are one and the same."

## About DoneGood

DoneGood is an e-commerce marketplace where every purchase you make does good for people and the planet. On DoneGood, you can buy thousands of products from over 100 brands that have been thoroughly vetted to ensure ethical & sustainable practices.

## Comprehensive Ecosystem

The DoneGood acquisition allows Karma Wallet to give members a comprehensive ecosystem for ethical spending, from brand ratings to cashback.

## Affordable Sustainability

The partnership introduces incentives like free shipping and cash back, democratizing access to sustainable products.

# Karma Collective

The Karma Collective is a movement of 30+ ethical brands. By creating a community of brands with the common goal of using business as a force for good, we're able to create more impact, together.

We offer sustainable brands a values-aligned audience and unmatched targeting capabilities.

## Current Members

*petalumwa*

plaine  
products

SIMPLE



SWITCH

reel<sup>®</sup>

illuminate labs



kri<sup>-</sup>  
skincare

NISOLO



boma

ettitude

good juju

DEZEN

PINK  
MOON



And growing each month!

# Press Features

AXIOS

NC STATE  
UNIVERSITY

SB

Inc.



TRIANGLE  
BUSINESS JOURNAL

WRAL TechWire

BEST STARTUP

Inc.  
Best in  
Business  
2023

AND MANY MORE!

**BEST STARTUP**  
THE AMERICAN STARTUP MAGAZINE

NORTHEAST+ SOUTH+ WEST+ INNOVATION INTERVIEWS BUSINESS ARTICLES

NORTH CAROLINA

## 52 Best North Carolina Marketplace Companies and Startups

February 12, 2023 · Mark Smith

This screenshot shows the top portion of a Best Startup magazine article. It features the magazine's logo, navigation links, and the title of the article: "52 Best North Carolina Marketplace Companies and Startups". The author's name, Mark Smith, and the date, February 12, 2023, are also visible.

TRIANGLE BUSINESS JOURNAL  
FAST 50 AWARDS  
Meet the Triangle's fastest-growing private companies >

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Latest News Lists & Leads Commercial Real Estate Banking Technology Health Care Residential Real Estate Food & Lifestyle Triangle Inno Events Nominations

**A GREENER SHADE OF MONEY**

How Impact Karma is helping younger generations spend with businesses that are environmentally conscious

This screenshot shows a featured article on the Triangle Business Journal website. It includes the site's header with navigation and a "FAST 50 AWARDS" banner. The main image shows a man in a blue shirt standing in front of a building. The article title is "A GREENER SHADE OF MONEY" and the sub-headline is "How Impact Karma is helping younger generations spend with businesses that are environmentally conscious".

ABOUT AWARD FEATURED ADVERTISE CONTACT SUBSCRIBE PRIVACY

## TECH VENTURE

Home News Showcase Technology Venture Regulation & Government

SHOWCASE

### Startup Showcase: Karma Wallet – A Personal Finance Platform for Sustainable Living

This screenshot shows the Tech Venture website. It features a navigation bar with links for "ABOUT", "AWARD", "FEATURED", "ADVERTISE", "CONTACT", "SUBSCRIBE", and "PRIVACY". The main heading is "TECH VENTURE" and there are navigation links for "Home", "News", "Showcase", "Technology", "Venture", and "Regulation & Government". The featured article is titled "Startup Showcase: Karma Wallet – A Personal Finance Platform for Sustainable Living".

# We've won these awards...



# We've spoken at...



**Upcoming Events**

Our team will be speaking at and attending a number of awards this year. We'd love to connect with you there!

# Certifications



## 1% for the Planet Member

We're a proud member of 1% for the Planet, joining a global network of brands that are putting people and the planet over profit. Through this membership, we commit to donate 1% of our profits towards 1% approved non-profits.

## Certified B Corp

As a Certified B Corp, we join a network of companies using business as a force for good. We passed strict third-party standards for social and environmental impact, and were awarded a score through B Corp of 100.3.





# Partnerships

We have numerous meaningful partnerships with nonprofits and other orgs to help us create impact. Here's a few of our top partnerships!



For every account on the web app with a linked card, we plant a tree. When members buy gas on their Karma Wallet Cards, we donate to reforestation.



We partner with Rare to offer carbon offsetting. Members can choose from climate impact projects across the globe.



When members dine out or order food delivery on their Karma Wallet Card, we donate a meal to someone in need.

# Work with Karma Wallet



Influencers, bloggers, podcasters, affiliates, and publications – help us grow our community! We offer a flat commission fee (\$30) for each new Karma Wallet Card member you help us acquire. We are also open to select paid placements.

[JOIN AFFILIATE PROGRAM](#)



[@karmawallet](#)



[@karmawallet1](#)



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# Brand Assets

[CLICK TO DOWNLOAD](#)

[Karma Wallet Logos](#)

[Press Images](#)

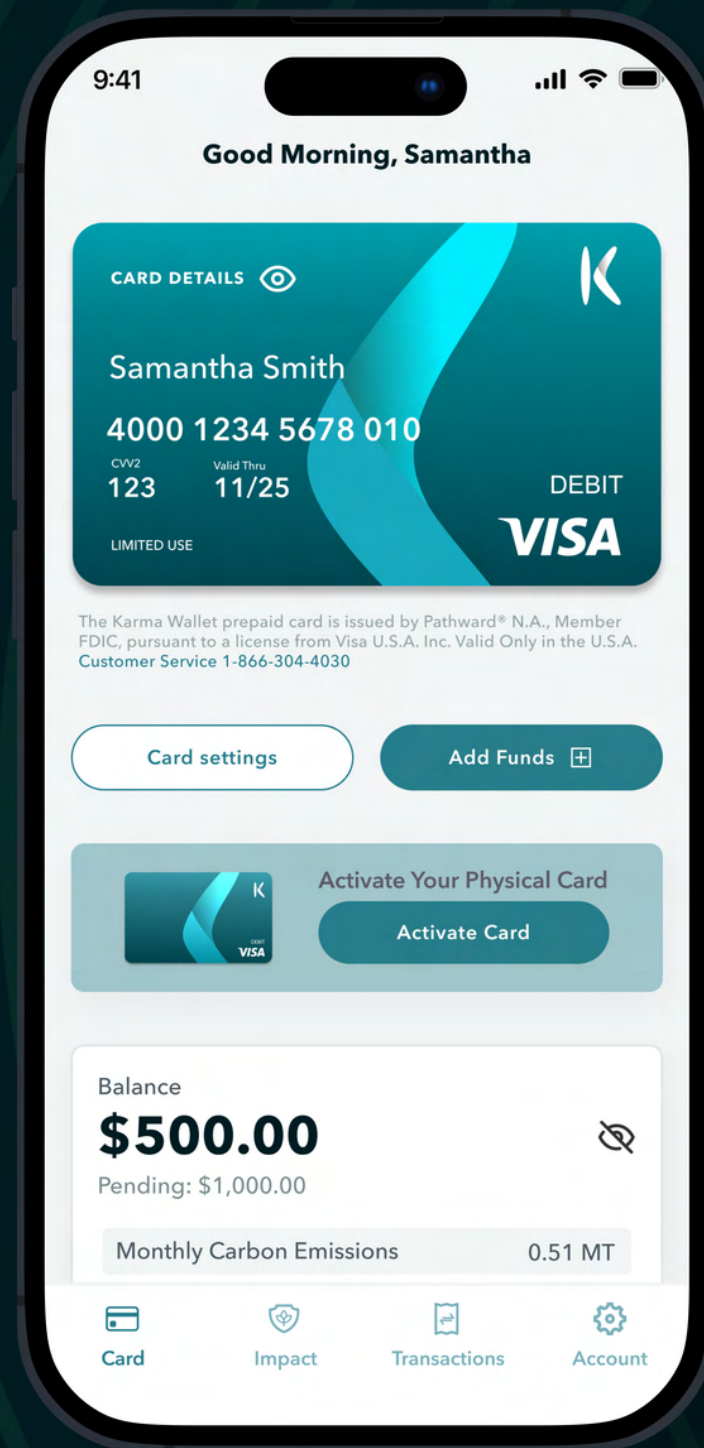
[Brand Guidelines](#)

[Brand Badges](#)

[Banner Ads \(Coming Soon\)](#)

[Fact Sheet \(Coming Soon\)](#)





# Karma Wallet

Let's chat.

CONTACT US: [MARKETING@THEIMPACTKARMA.COM](mailto:MARKETING@THEIMPACTKARMA.COM)  
[KARMAWALLET.IO](https://KARMAWALLET.IO)

