



PortfolioBuilder

By

Curiosity Tech

A division of Black Komodo Investments Ltd.





Our Purpose

To **optimize** the average retail investor's investment experience and **educate** them through the process.



The Problem

- The **secrecy** and **complexity** of the financial capital markets confuses and hinders the average individual from investing.
- When they do decide to invest it leads to confusion and they look for quick fixes, leading them to allocate their resources to wrong avenues, leading **over 90% of them to lose money** when investing.
- Today, they follow **scam artists** to tell them where to put their capital and random websites that claim to provide safe analysis on companies which seldom do.



Our Solution – The Curious Solution

- We do the research and evaluate the companies using a tried and tested method providing safe, market beating returns over a 3-5 year minimum holding period.
- This knowledge is provided via a platform which assess your risk level and finds listed companies in accordance with it. This is presented as information that can be used, providing safe market beating returns.
- Gives you potential higher than market returns and potential lower than market losses. Leading to long term, higher growth.



General Use Case

- A retail investor with \$50,000-\$100,000 (in some cases more and in some less) has capital but doesn't know where to invest it.
- We are the Booking.com or Kayak for investing. All we ask for is a little bit of **Curiosity!**
- www.ceparcs.com
- They fill out the risk assessment, choose 3 sectors they see lasting 10+ years .
- The platform provides 8-14 companies within the risk profile with **market beating** returns and **safe** companies that provide **long term consistent** returns.



Why Now?

- 3% of Indians invest in the market, leaving **97%** of the nation **uninvested**.
- 50% of Americans invest in the market, leaving **50%** of the nation **uninvested**.
- Averaging out at **70%-80%** of the world **doesn't invest**.
- Why? They are **scared**, don't know how to or don't have the time to learn or research to be able to invest. That's where PortfolioBuilder steps in.



The Product

- A platform which uses a proprietary risk and valuation algorithm with proprietary risk assessment which provides a concentrated, yet diversified portfolio ready to use.
- You have the capital, you have the autonomy. Don't know where to put it? Now you do!
- PortfolioBuilder provides the **where.**



The Product- What is it?

- A fund manager for all
- We have taken the process driven view to creating a rule based artificial intelligence which mirrors the analytical processes of a fund manager's brain.
- Using a cognitive and behavioral psychological view of the brain combined with the fundamental and technical analysis of managing a fund to create a platform powered by a rule based AI.



The Brain- E.P.A.R.C.S

- Efficient Portfolio Allocator and Risk Control System
- This system is the brain of the platform, which uses our proprietary valuation and risk analysis algorithms to assess one's risk and construct unique portfolios for each user based on their risk profile.
- Additionally, it manages it by users receiving valuations on the firms in their portfolios, and allocations for the firms in their portfolio with the long term time horizon and the building value to last strategy incorporated into it.
- They receive these continuously on a monthly basis as well as any major changes that take place through the year as a long term, consistent growth manager would do.

The Proposition



Curieosity's PortfolioBuilder:

A portfolio manager for everyone!

Find **WHERE** to invest with a click of a few buttons!!



Track Record

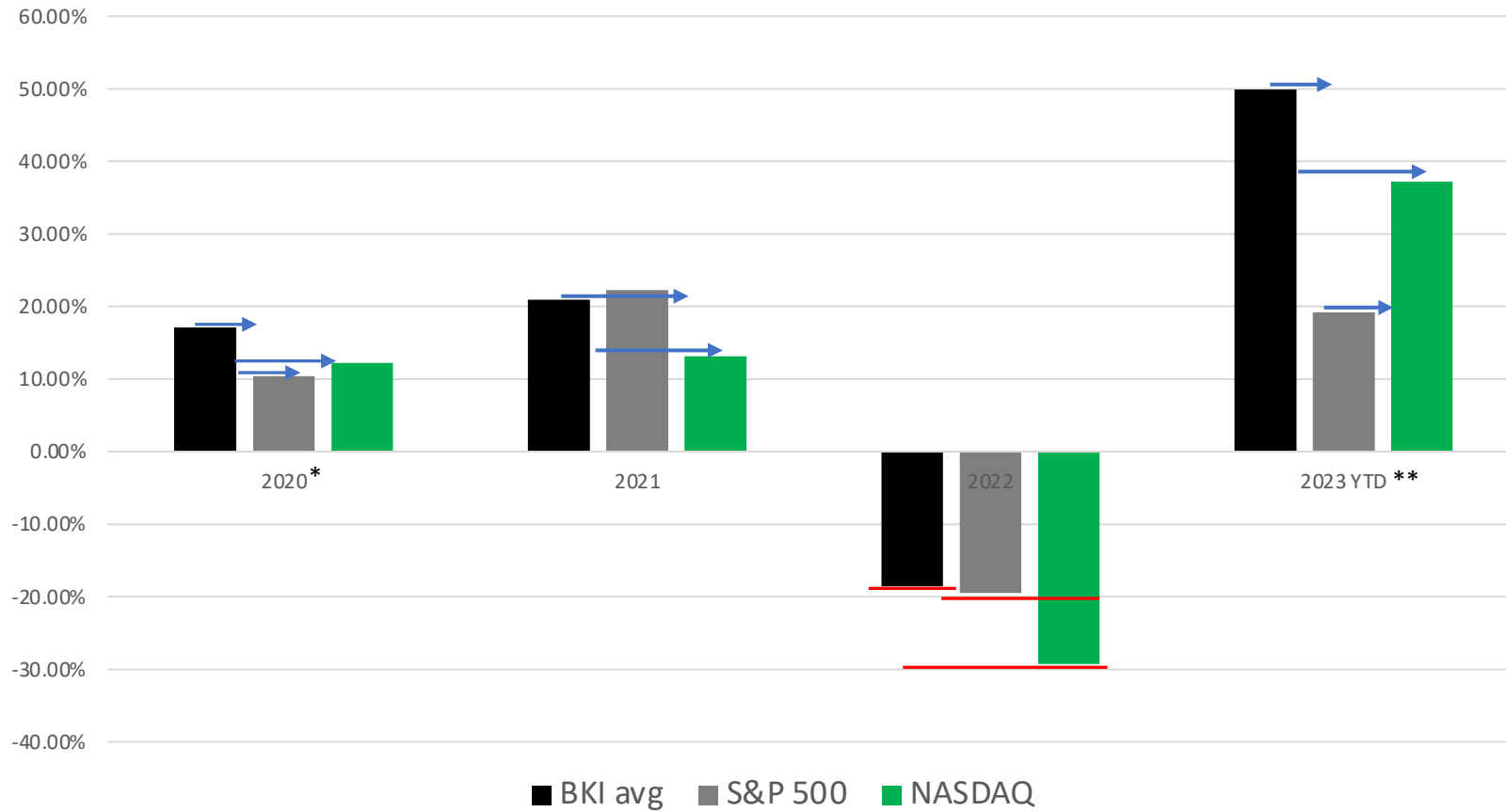
Higher returns →

Lower Losses ←

*Oct 2020 onwards

**Oct 2023

Black Komodo Investments Track Record





Development Roadmap

- UI improvement (already in progress with Beta 2.0* launch in April 2024) and code optimization with a contracted developer team.
- Development of the second half, the **Evaluator** and **Allocator**. With a financial education section of the platform using BKI's existing financial education arm, Early Investor Program to educate the users as well.
- We currently only provide the **WHERE**.
- We will provide the:
 - **WHEN** (providing valuations and indicators for end of year price targets, overvalued/undervalued indicators and indications on deployment)
 - **HOW** (how to distribute the capital for best and safest returns)

* Soft Beta launch in June 2023, with 4000 users by August solely through word of mouth. Removed for further development.



Future Direction

- **Avenue 1:**
 - Relationship with investment banks such as and investment brokers like IBKR and Zerodha
 - Retail investor knows where, how and when to invest using the platform, which links to the above mentioned vehicles to invest through
- **Avenue 2:**
 - Subscription for Evaluator and Allocator and Early Investor Content access
 - Ads on the platform



Thank you!

Your thoughts and feedback are
greatly appreciated.