


*Community Driven AI for the Masses.*



[www.meinstein.ai](http://www.meinstein.ai)

mEinstein - confidential & proprietary  
RecBrains LLC Undertaking

- 
- Executive Summary
  - The Team
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  - Status
  - Business Model
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  - Roadmap, Rollout & Staffing
  - Competition
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**“If you had an idea that would uplift society,  
would you keep it to yourself?”**

# Executive Summary



- mEinstein is essentially a personal IBM Watson
  - Offers advanced AI advice and decision making to support personal decisions; with machine learning to evolve over time
  - Encompasses an ecosystem of finance, home, auto, family care, personal care, activities and vacations with 6 customizable AI agents
  - Community driven AI
  - Application is complete and in beta testing now
- mEinstein revenue generation
  - Connect Service Providers with user (small fee from service provider)
  - Connect Product Providers with users (2%-4% of sale)
  - Connect Data Brokers with users (small fee from data brokers)
- User revenue generation
  - Allow users to sell data
  - Allow users to sell insights to community AI
  - Provides value to users and increases customer pull and user “stickiness”
- Funding and Value
  - Seeking \$1.5M of funding through 4Q2022
  - Forecast revenue of \$44M by Year 3\*

\*Note: Does not include User Data Monetization and Data Broker Services revenues.

# The Team

Innovators looking to transform everyday life



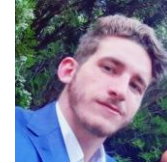
Prithwi Thakuria – Founder & President

- **IBM** - Global Practice Leader, Big Data Analytics & Cognitive (Watson). \$1.4B portfolio. 8400+ team strong.
- Engineer (NIIT), Entrepreneur, Senior Management Executive.
- <https://www.linkedin.com/in/prithwithakuria/>
- [pthakuria@recbrains.com](mailto:pthakuria@recbrains.com)



Ms. Lekha Mishra, Co-Founder, Product Development

- **IPHS – Founder**. Rated Top 100 app dev companies. INR 5 Cr yearly portfolio. 75 team strong.
- Engineer, Entrepreneur, AI, Augmented Reality, Complex UX/UI expert.
- <https://www.linkedin.com/in/lekha-mishra>
- [lekha.mishra@recbrains.com](mailto:lekha.mishra@recbrains.com)



Cris Cantolla – CEO and Co-Founder

- **EYENET** – Founder. Pioneer company in computer vision and AI in Latin American region.
- **Agrotrac** – Cofounder: IOT/Analytics for pesticide control. Clientele- Largest wine producers in the world.
- Sales & Market Strategies, Computer Science Engineer, Deep Learning.
- <https://www.linkedin.com/in/cristobal-cantolla-4b85209a/>
- [cris.cantolla@recbrains.com](mailto:cris.cantolla@recbrains.com)



Shivang Trivedi – Co-Founder, Architecture & Engineering

- **Codenscious** – Founder. ML/AI leader in central India. INR 3.5CR yearly. 65 strong team.
- Top AI Talent, Engineer with Management Degree from IIT.
- <https://www.linkedin.com/in/shivang-trivedi-704a4b127/>
- [shivangtrivedi@recbrains.com](mailto:shivangtrivedi@recbrains.com)

# What our Lead Investor has to say.....



Energy Ventures Group (“EVG”) is a private equity investor who invests in clean energy generation and storage as well as potentially highly impactful start-up technology companies. EVG invested in mEinstein (“mE”) for the following three core reasons:

1. Compelling use case given that AI is brought to bear automating life’s monotonous, yet important tasks. This is done while simultaneously enabling users to completely control their privacy and allowing them to benefit financially from the use of mE. In short, mE gives the power of AI directly to the user/community, as opposed to a large tech company or advertiser, which we feel will make its continued use, by the community, compelling;
2. Their technology likely creates a strong and defensible “moat;” while also offering a potential large investment return, given that the Total Addressable Market for this service is estimated at over \$62 billion in 2020; and
3. mE has compiled a strong team, which we believe is well positioned to execute on their vision.



**Mark Iamonaco**

CEO Energy Ventures Group



# The Opportunity



## Problem

Modern decision making is overwhelming people: Routines, the infinite amounts of knowledge and correct decisions that require to achieve little stability distract humans from their true happiness.

- Too many fronts: Finances, Nutrition, Fitness, Family, Bills, Balance.
- A sea of Information/ Misinformation: What is the correct source of info?
- Helper apps not unified: Too many & we sacrifice our privacy
- Learning curves and daily decisions don't match
- Less and less time to invest in ourselves (Skills, Personal Care, Family)

While we try and that, our true goals become secondary, happiness fades in the background. Today an advisor is a luxury. It's 2021, the way we interact with knowledge must be open.

## Solution

Advanced AI assistants that can help people make informed decisions by providing personalized suggestions and connecting them to expert service that help them achieve their goals.

- One AI trained for decision making in 6 fundamental areas
- Decentralized: Leverage with the power of your data without sacrificing privacy
- Decentralized Service Marketplaces that connect customers need custom solutions in a heartbeat
- Community Driven: Community votes and collaborates in exchange for rewards to evolve the AI

# The Opportunity



- **Why now:** Technologies are finally capable of scaling and distributing knowledge to achieve results like we want to, from conversational agents to truly smart decision making to decentralization.
- **Market Size**
  - Huge potential market. Market Size Valued in 2020 at \$62.4B\*
  - Make AI transformative, general purpose technology for the masses.
  - [McKinsey estimates AI techniques have the potential to create between \\$3.5T and \\$5.8T in value annually across nine business functions in 19 industries.](#)
  - [Gen Z and millennials will adopt AI-based personalized support](#)
- **mEinstein's target (initial)**
  - **Demographics:** Gen X, Millennials, Gen Z and Low Income
  - **Markets:** MA, NY, NH (month 1 -3) | RI, CT, NJ, DC, VA, FL, CA (month 4-6) | IL, PA, DE, MD, GA, WA, AZ, NV, TX (month 6-9) | MI, WI, MN, IN, CO, NC, SC (month 9 -12)
  - **Business Lines:** Finance(the heart), home maintenance, auto maintenance, personal care, family care, family activities & vacations
    - Example Use case 1: How will my existing expenses, upcoming travel plans, new job and car purchase effect my plans to buy a house this year?
    - Example Use case 2: What are my foreseeable expenses and am I prepared for them? Will they impact my children's education and retirement?
    - Example Use case 3: I want to plan my winter vacation for the family. mE can you help me pick and plan the right destination that my wallet allows?
    - Example Use case 4: mE, can you help prioritize, organize and plan family care and activities?

\* <https://www.grandviewresearch.com/industry-analysis/artificial-intelligence-ai-market>

# What is mE – The Community Driven AI



- mEinstein AI is a community driven AI assistant trained in Personal Finances, Personal Care, Family Care, Preventive Maintenance and Travel & Leisure. It can provide personalized suggestions, insights and reminders to achieve a balanced Lifestyle.
- Powered by 6 AI agents: + The words most powerful conversational engine.
- Driven by the community: mE AI evolves through the votes and polls in the community framework. Users generate revenue for contribution & collaboration.
- Decentralized: All personal data stays in the device allowing users to control it completely. Users can sell or delete their data.
- Service Marketplace: AI connects users' needs to service providers that can help them, without exposing their privacy.





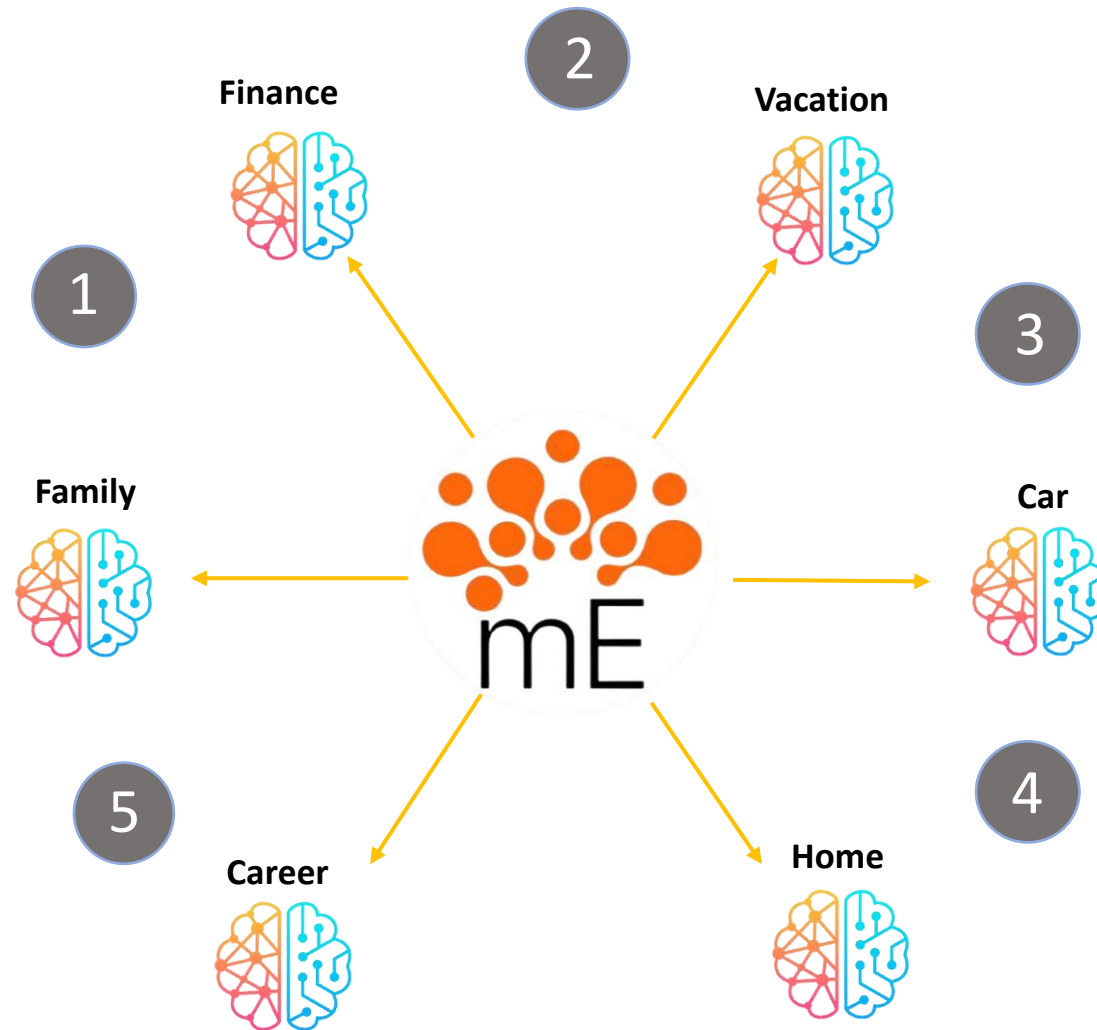
# How It Works



Brains are independent yet work together:  
Finance is the heart of them all



6 customizable AI Agents:  
For every major category of  
human concern



Brains are deployed directly to  
users' devices. Local to devices.

Marketplace opportunities are  
mapped directly to service  
providers and affiliates

mE Brains give custom advice &  
relevant actions for each domain.  
mE detects users needs and transforms  
them into marketplace opportunities

# Initial Target Demographics



Target demographics are Gen X, Millennials and Gen Z and Low Income.

Gen X are high value with high stickiness.

Gen Z and Millennials are highly sticky with value increasing over time.

Low Income to benefit tremendously in managing their lives.

High Value

## Baby Boomers

21.19% of US population | 1946 - 1965

- Generation with greater power of acquisition
- **5 hours per day on phone**
- **68% own smartphone, primarily use desktop to search**
- Facebook is their favorite social media platform
- Prefer information and entertainment from TV and traditional media platforms
- **They are less influenced by peers | Hard sales are better**

## Gen X

19.85% of US population | 1965 - 1980

- **76% of Gen X are active on social media**
- Can be found on almost all channels traditional and digital
- 56% still prefers PC, Desktop or tablets when going online.
- **72 % of Generation X Uses the Internet to Research Businesses**
- **95 percent Facebook | 35 percent LinkedIn**
- 25 percent post regularly on Twitter

Low Value

## Low Income

10 % of US population

- **85% of low-income Americans exceeds own a smartphone**
- **26% are heavily smartphone dependent**
- Spend 30 hours and 8 minutes online per month
- Relies heavily on apps to manage financial well-being
- Tend to buy cheaper Android devices instead of iPhones.

## Millennials

21.97% of US population | 1981-1996 Majority raised by Boomers

- **Mobile pioneers | Distressed when kept away from electronic device**
- **Daily use of Facebook is 77%**
- **Facebook - Instagram - Youtube**
- Idealistic - Prefer brands that share their values
- Prefers sharing
- Grew up during economic boom
- Focused on having experiences & living life

## Gen Z

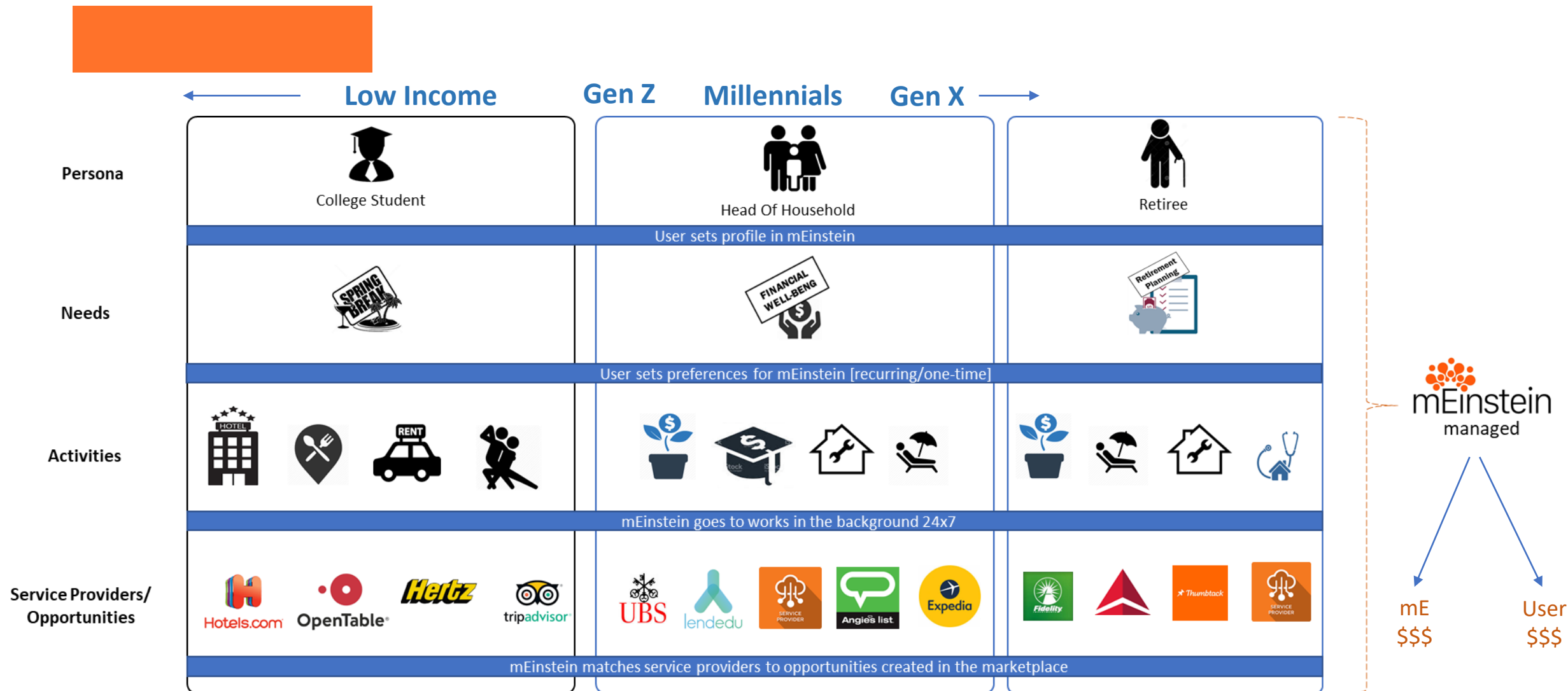
25.9% of US population | 1997 - 2012 Majority raised by Gen X

- **98% own smartphones**
- **50% connected + 10 hrs daily**
- **Youtube (70% watch +2 hrs a day) - IG - Snapchat-TikTok**
- **Mobile Natives | 40% say they are addicted | Distressed when kept away from electronic device**
- **Prefer Brands that feel authentic**
- Prefers entertainment
- Grew up during recession
- Pragmatic | Focused on Saving money

Low Stickiness

High Stickiness

# Target Adoption Scenarios



# Market Size



4

Billion +

**Mobile Users Worldwide**

Total Available Users

2

Billion +

**Smartphone Users Worldwide**

Total Addressable Users

\$17

Billion +

**Daily Decision Points 7 per user\***

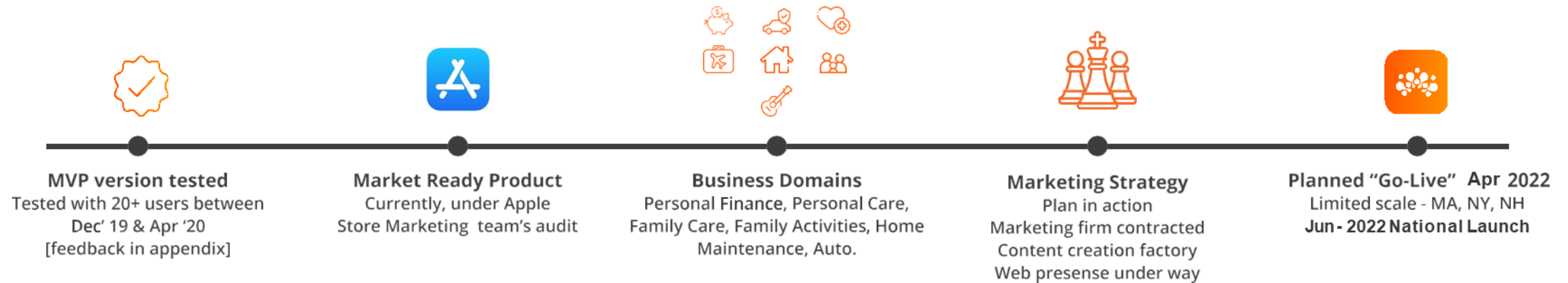
Total Addressable Market

\* <https://buildfire.com/app-statistics/> [extrapolated from stats]

# Current Status



- Development started 7 years ago. mEinstein (mE) incorporated in 2021.
- Phase 1 accomplishments with bootstrapping:



Additional sources:

mE Website: [www.meinstein.ai](http://www.meinstein.ai)

mE YouTube Channel: <https://www.youtube.com/channel/UCe3Oo3JSZ2cARgt2m7fBVeg>

mE Crowdfunding Site: <https://wefunder.com/meinstein>

## Core features/abilities:

Next-gen cognitive flow and choreography

User data resides and **processed on user device**.

**Processing using "user blind" methodology.**

Small system footprint

Integrated Payment Gateway

100% privacy, 100% hacker proof.

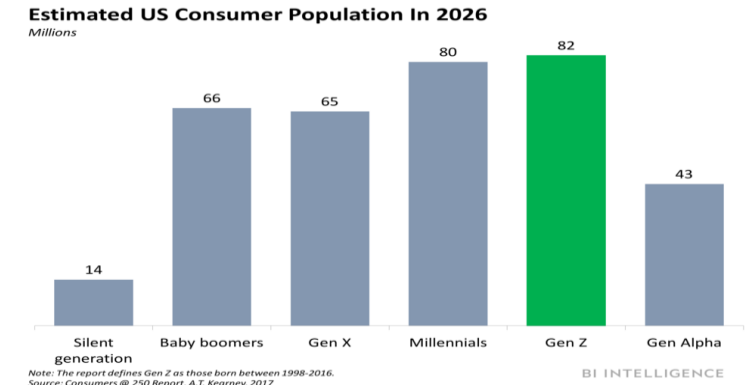
100% user anonymity.

avg 18MB per user.

# Business Model



- Initial target : GenX , Millennials,, Gen Z, Low Income
- Markets : USA [Phased release: Year 1=25 States | Year 2=25 States] (refer page #7)
- Free to consumers
- Affiliate revenue: Amazon.com, Home Depot, Lowes, etc.
- Subscription Based Model for Service Providers
- Allowing user to monetize/sell their data [revenue model TBD]



**\$14**  
Million

**Year 3 Affiliate Revenue**

**\$30**  
Million

**Year 3 Service Provider Revenue**

**\$44**  
Million

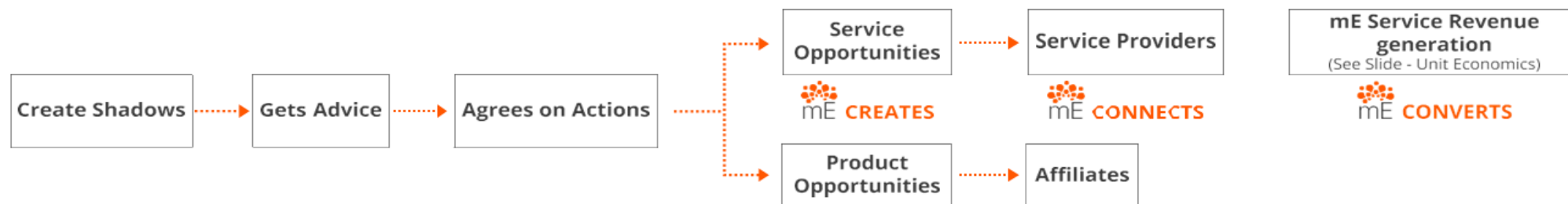
**Year 3 Total Revenue**

★ Does not include user data monetization, community AI

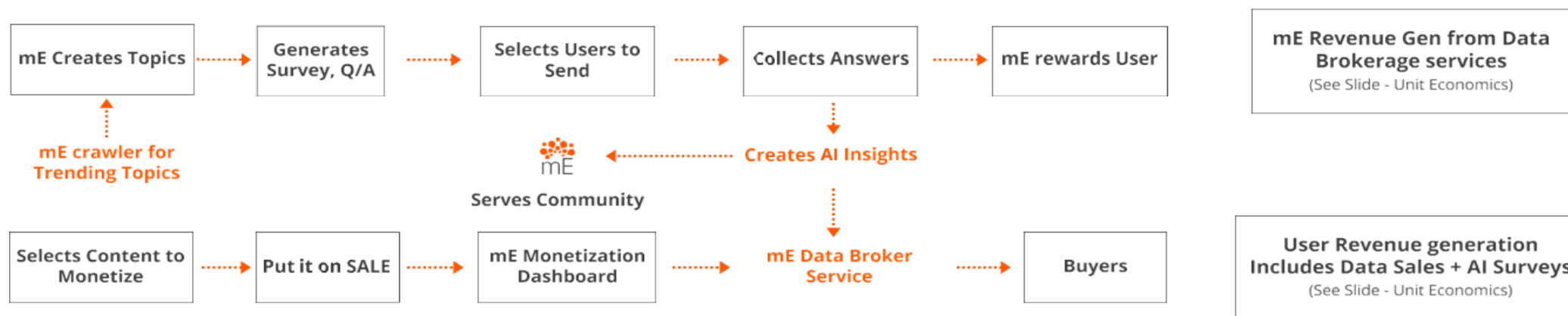
# Business Model Flow



## mE Creates Services & Products Marketplace

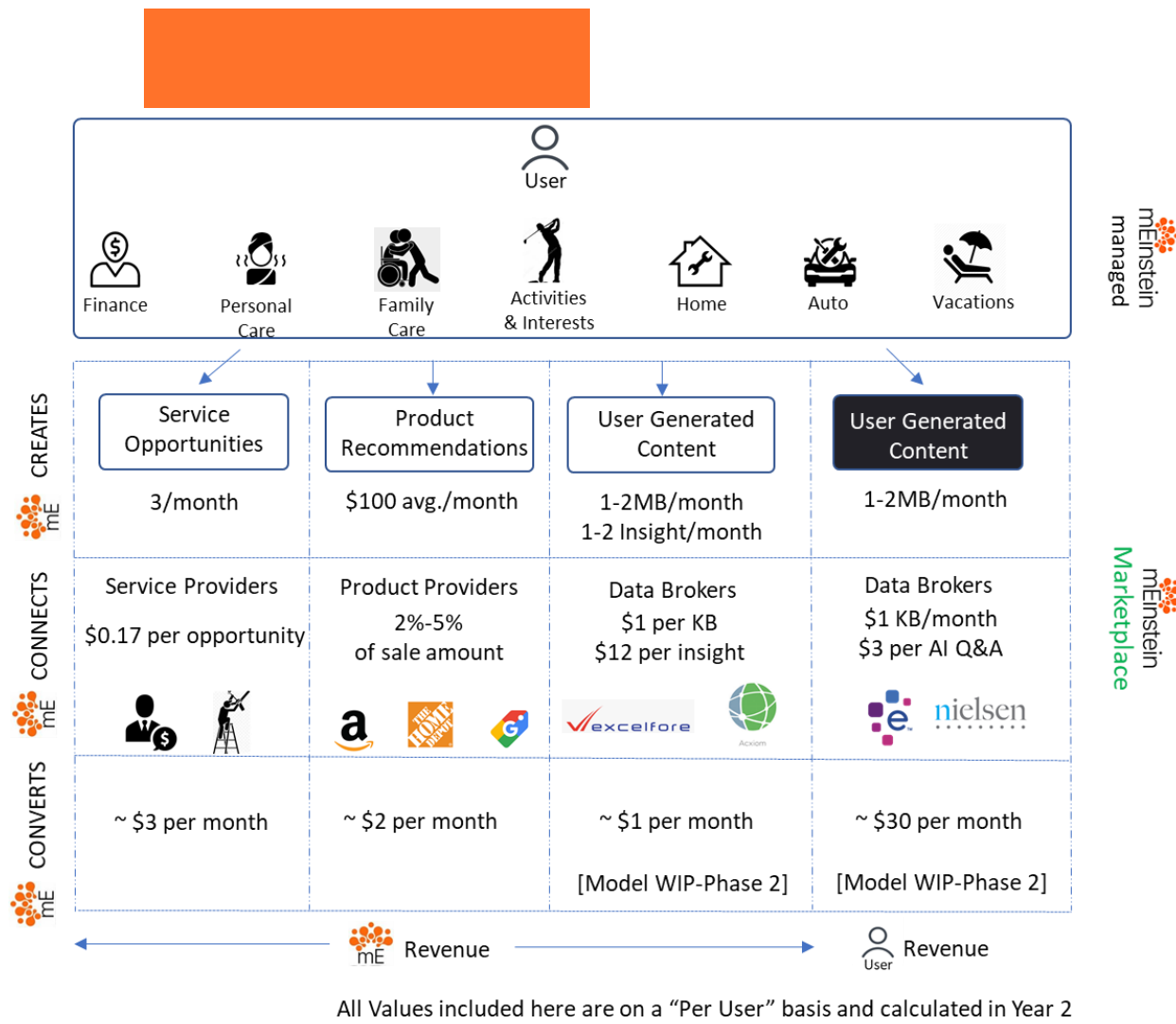


## User Contributes To Community Ai



## User Sells His Data

# Unit Economics



Year	Consumer Population	Service Opportunities Generated	Revenue From Service Opportunities	Revenue from Affiliates	Total Revenue Per Year
Year 1	297,000	1,223,000	\$924,167	\$594,000	\$1,518,167
Year 2	1,281,000	6,143,000	\$5,029,167	\$2,562,000	\$7,591,167
Year 3	5,361,000	29,303,000	\$24,715,167	\$10,722,000	\$35,437,167
		<b>Total</b>	<b>\$30,668,500</b>	<b>\$13,878,000</b>	<b>\$44,546,500</b>

Note: Does not include User Data Monetization and Data Broker Services revenues.

## Provider Subscription Model:

Type: Monthly, Freemium

**Free Version:** First 3 months or First Job Acceptance.

Monthly Fees = \$0

Allowed bids = 8 per month. Expires end of month.

## Premium Version

Monthly Fees: \$10

Allowed bids = 60 per month = \$0.17 per job invitation

Expires end of month.

Carryover = Allowed when "invitations" is less than 20.



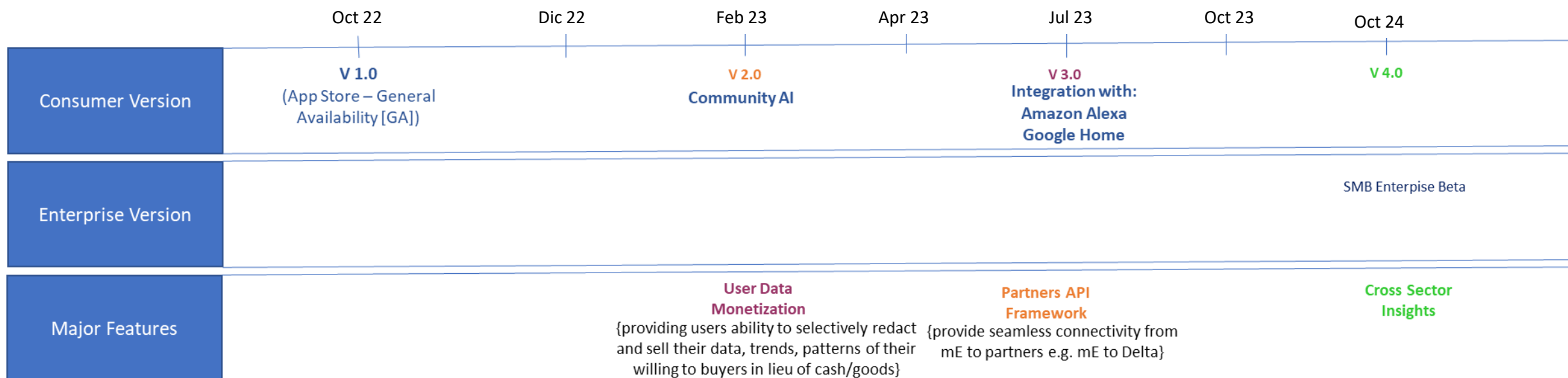
# Use Of Funds



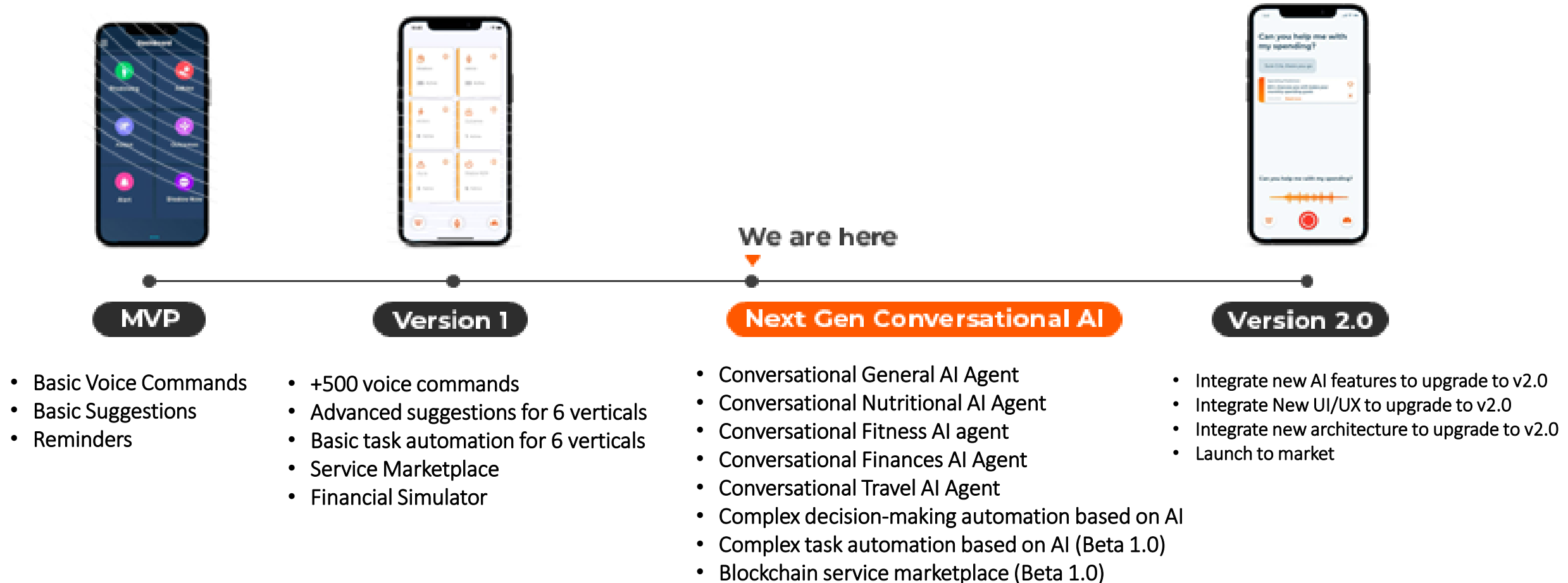
- Seeking \$1.5M to fund the next 12 months of post-launch activities
- Average monthly user onboarding: 35K – 50K [3-6 months], 100K [6-12 months]  
25K Users/75K Service Providers.
- Allocation:

	Version 1.0						Version 2.0					
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Marketing	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
Infrastructure	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
Comms.	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 16,000
Office Space	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Hiring & Staffing	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000
Legal / Patents	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Travel & Misc	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
<b>Total</b>	<b>\$113,500</b>	<b>\$ 113,500</b>	<b>\$ 113,500</b>	<b>\$ 113,500</b>	<b>\$ 113,500</b>	<b>\$ 113,500</b>	<b>\$ 139,000</b>	<b>\$ 139,000</b>	<b>\$ 139,000</b>	<b>\$139,000</b>	<b>\$139,000</b>	<b>\$ 139,000</b>
											<b>Total</b>	<b>\$ 1,515,000</b>

# Product Roadmap



# Evolution of mE



# Feature Rollout & Staffing



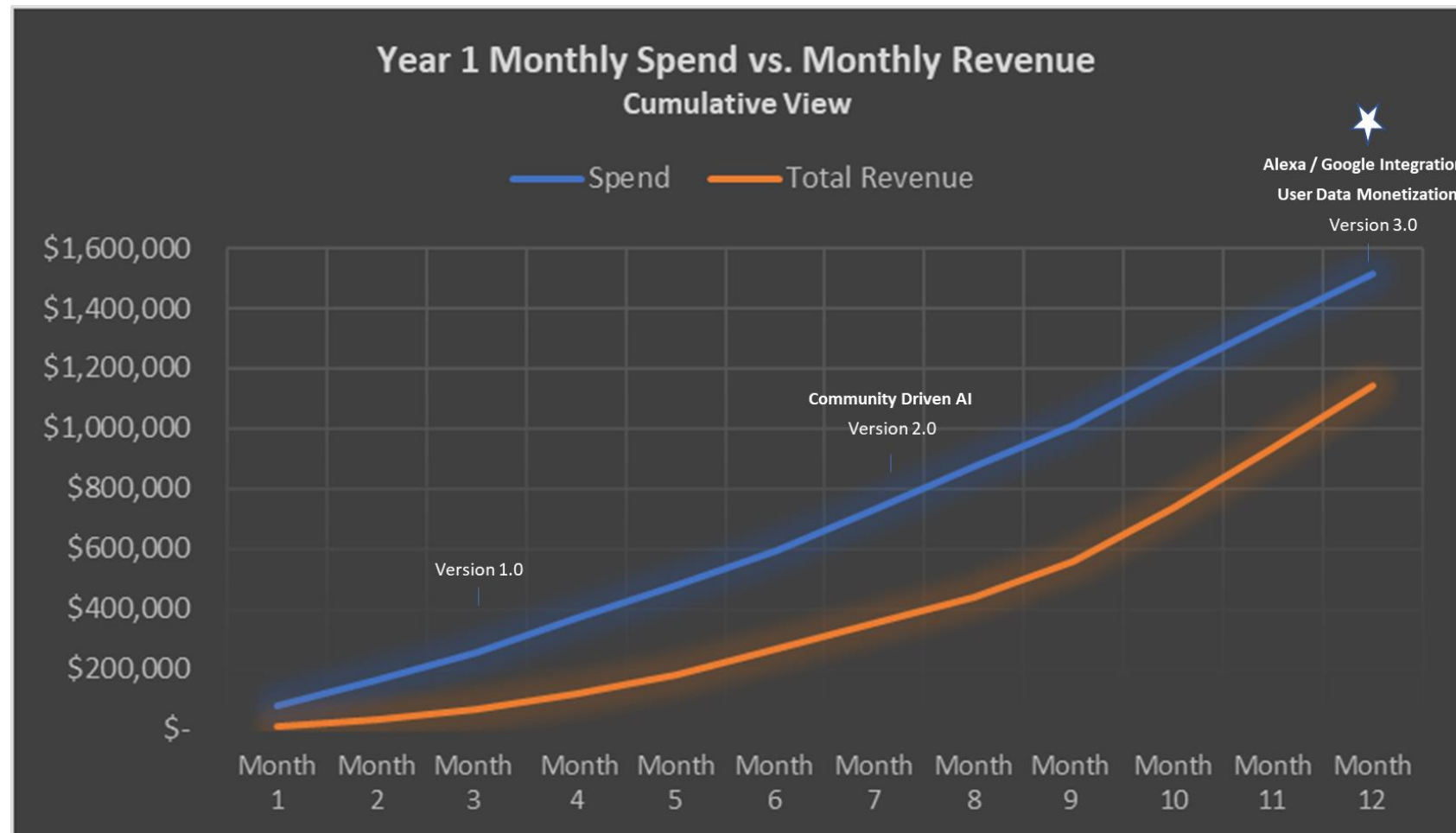
Modules/Features	Version 1.0	Version 2.0	Version 3.0	Version 4.0
Modules				
Finance	✓			
Home Maintenance	✓			
Auto Maintenance	✓			
Family & Personal Care	✓			
Activities & Interests	✓			
Travel & Vacations	✓			
Leisure & Entertainment		✓		
Career		✓		
Health & Wellness			✓	
Shopping				
New Biz Models/Capabilities				
User Data Monetization		✓		
Partners API Framework			✓	
Cross Sector Insights				✓
Community/Social Driven AI		✓		
Conversational AI	✓			

Role	Version 1.0	Version 2.0	Version 3.0	Version 4.0	Version 5.0
Chief Executive Officer	1 (US)	1 (US)	1	1	1
Chief Financial Officer	1 (InterimUS)	1 (US)	1	1	1
VP, Marketing	1(US)	1 US)	1	1	6
VP, Operations		1 (US)	1	1	1
ML/AI Engineers	6 (India)	14 (10 Ind, 4 US)	20 (10, 10)	35	50
Data Scientists	4 (India)	7 (5 Ind, 2 US)	10 (5, 5)	15	20
Backend Engineers	3 (India)	6 (4 Ind, 2 US)	10 (5, 5)	15	30
Frontend Engineers	3 (India)	6 (5 Ind, 1 US)	9 (5, 4)	9	25
Testers	4 (India)	9 (8 Ind, 1 US)	8 (5, 3)	28	50
System Admin/Support	3 (India)	10 (8 Ind, 3 US)	10 (5, 5)	18	25
Concierge Desk	5 (India 2 per 8 hr shift)	Outsourced	Outsourced		
Marketing / Creative	3	4	5	6	6
	33 (US 5, IND 28)	60 (US 20, IND 40)	75 (US 40, IND 35)	129 (US 50, IND 69)	209 (US 150, IND 54)

# Roadmap : Revenue vs Spend First Year

## Key Takeaways:

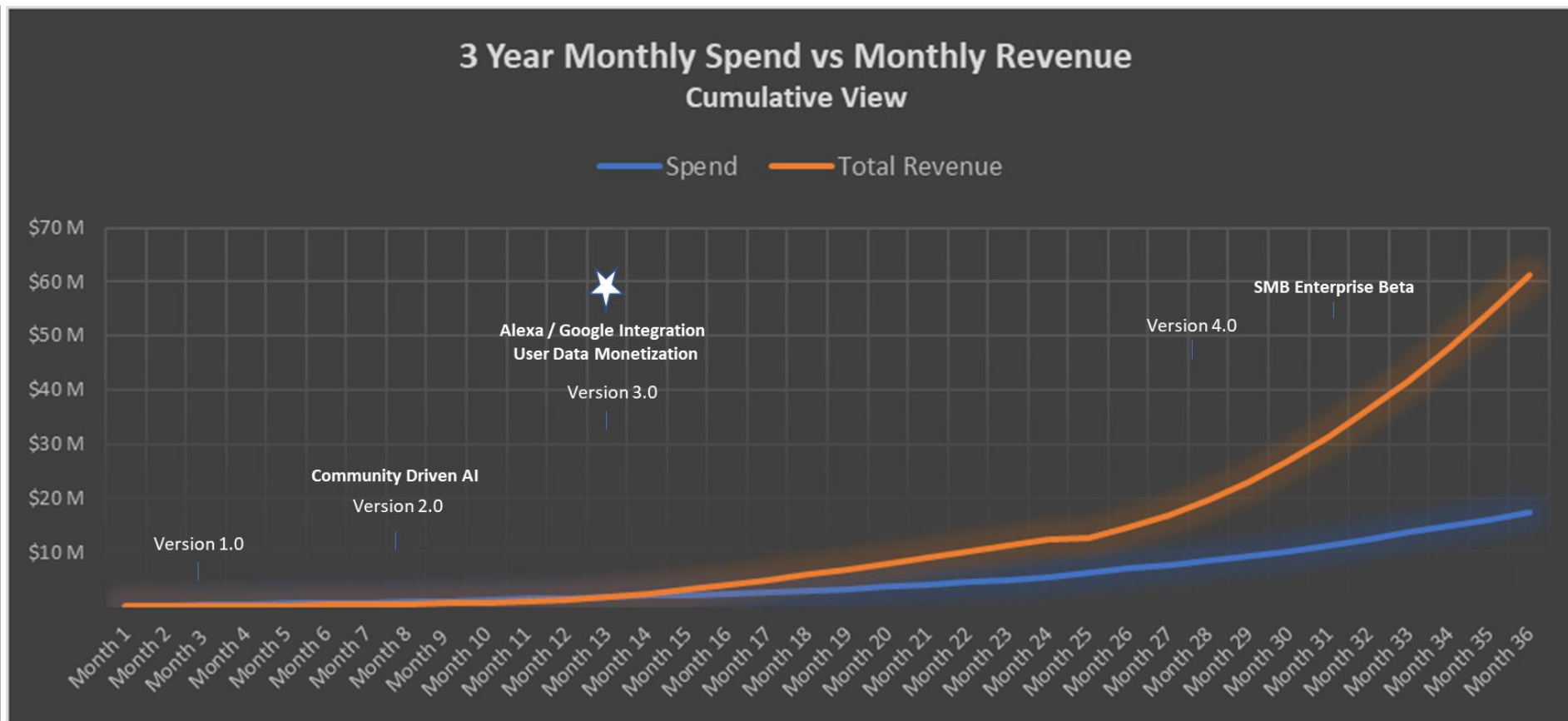
- Year 1: \$1.5M of funding takes us to Version 3.0 ★
- Spend = \$1,515,000
- Revenue= \$1,518,167
- Profit Pre-Tax = \$3167



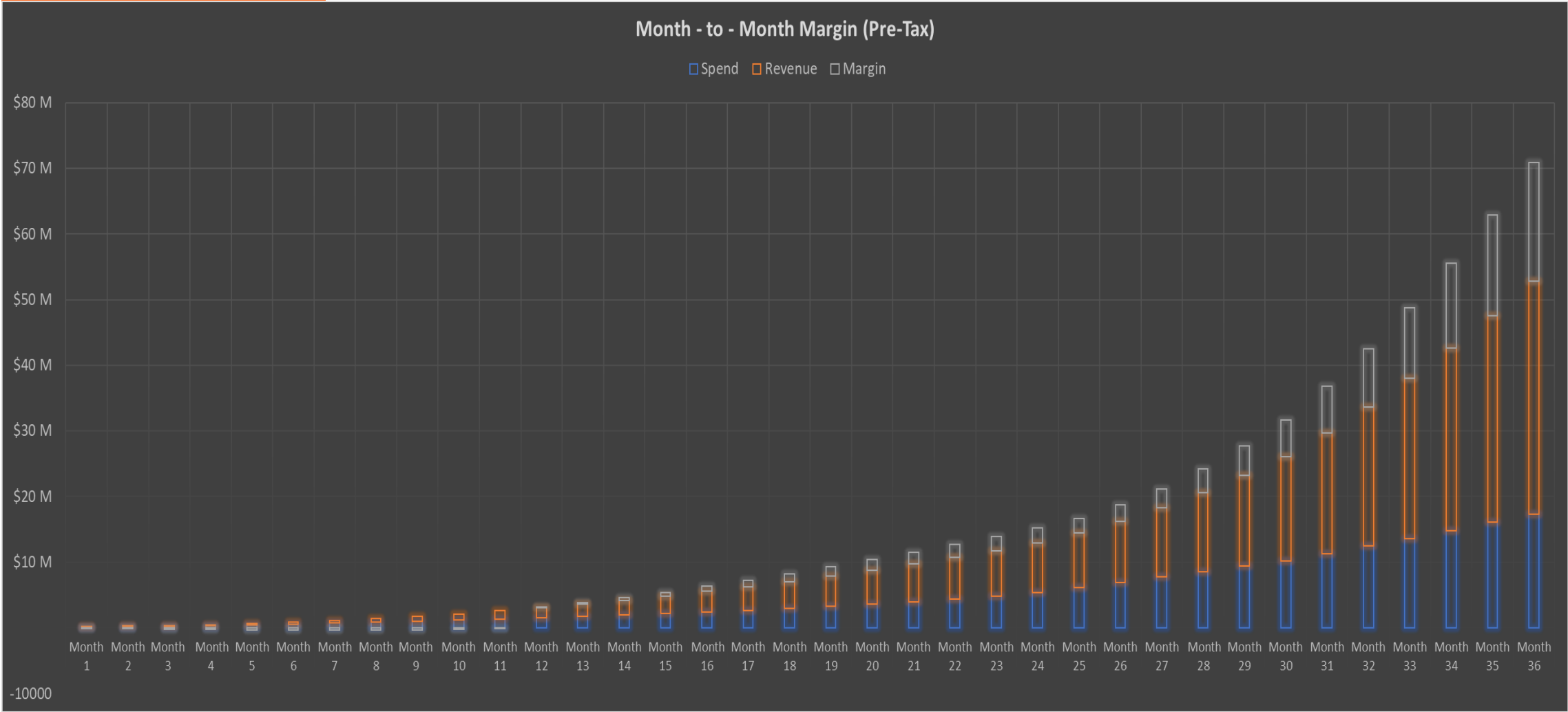
# Roadmap : Revenue vs Spend 3 Year

## Key Takeaways:

- Year 1: \$1.5M of funding takes us to Version 3.0 ★
- Year 2 Spend = \$ 3.8 M
- Year 2 Revenue = \$ 7.5 M
- Year 2: Revenue = 2x Spend
- Year 3 Spend = \$ 12 M
- Year 3 Revenue = \$ 35 M
- Year 3: Revenue = 2x Spend



# Roadmap : Margins 3 Year View



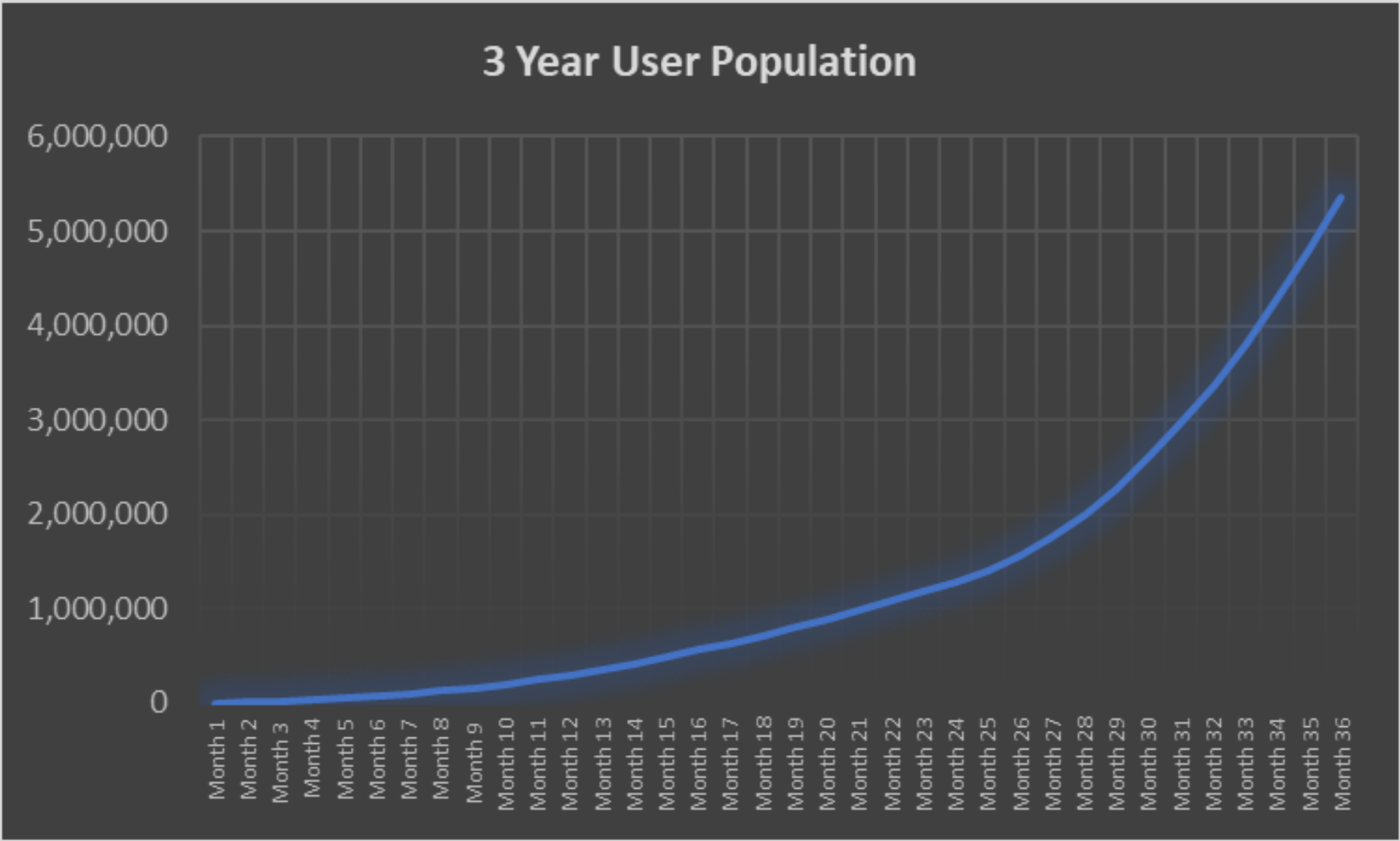
# Roadmap: 3 Year User Onboarding



## Key Takeaways:

### User Acquisition Effort

Year	Gen X	Millennials	Gen Z	Low Income
Year 1	40%	20%	25%	5%
Year 2	35%	25%	33%	7%
Year 3	30%	30%	30%	10%

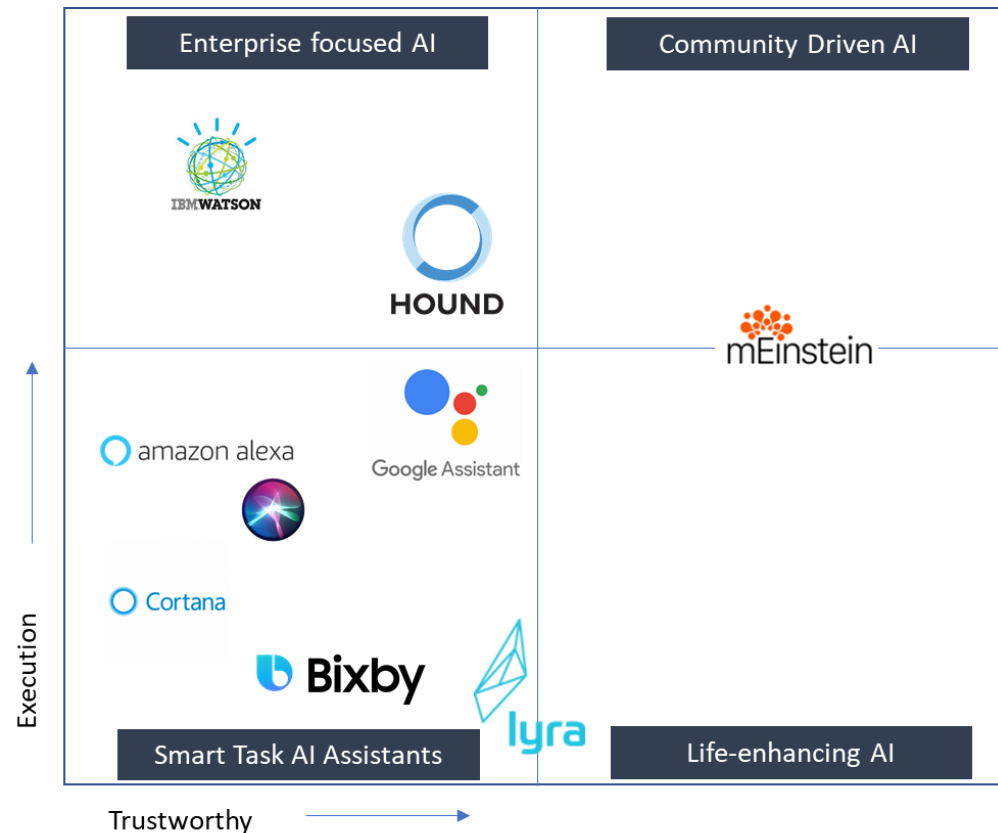




# Competition



- Limited competition exists. mEinstein is the first-of-a-kind personal cognitive assistant.
- First mover advantage!



	Google Home	Amazon Alexa	mEinstein
Highlights	Search Google, get a personalized daily briefing, check traffic, check calendar, make shopping list, check flight status, track a package	Add items to calendar, make a shopping list, make a to do list, check flight status, track a package	Personal cognitive system with the persona of an app that observes, reasons, plans, assists, predicts, prescribes and automates life-events and actions
Machine Learning & AI	Yes	Yes	Yes
Voice Enabled	Yes	Yes	Yes
Smart Devices	Yes	Yes	Yes
Music Streaming (Pandora, Spotify, Prime, Gplay)	Yes (upload to cloud)	Yes	Not a primary focus
Syntax	Expanded	Limited (Alexa phrases)	Focused. Integrates with apps/Google
Third Party	Google apps. Multiple API Endpoint per BOT	Alexa Skills Store (add-ons)	Open API Factory – Multiple API Endpoints
Dashboard & Visualizations	No	No	Yes

# Competition



if Google, Amazon, Apple competes

- Happy that the market is being validated by a major player; while mE has first mover advantage
- Business Model differentiator
- Delighted to partner with them and license our proprietary technology to them, to expand their breadth and depth of offerings e.g. Alexa, Google Home
- Exit opportunity via Google, Amazon, Apple sale

# The “Why Us” – Lessons from the trenches



Them

## Technical

**Centralized Architecture:** The Achilles heel of current approaches, architecture and systems.

**Processing Limits:** Critical issues at real time, scaling & speed.

## Philosophy

**Oligopolies:** User & Industry Domination Agenda. Total control.

**Lack of transparency & inclusivity:** User inputs not relevant to the company's direction. **Privacy concerns**

## Technical

**De-Centralized Architecture:** Billions of devices working locally for Personal AI but participating globally for Community AI.

**Limitless Processing:** Computing is done on each individual's device, personalized AI. Localized Data and AI logic.


## Philosophy

**Community Driven AI:** Users get a seat at the table. User feedback and customer co-creation are sacred.

**Transparency above all:** Data is handled like an open box.

Us

# Seed Round Terms



Our Seed Series will be in the form of an Equity Crowdfunding round in which we are raising US \$1.5M at a Pre- money valuation of US \$20 Million. The price per share in this round will be US \$1,75. Only \$1.07M will be raised on Wefunder

This fundraising round will take place on the Crowdfunding platform WeFunder:

<https://wefunder.com/meinstein>

Early Bird Terms:

10% discount (US \$1,58 per share) for the first \$300.000 USD raised.

Lead Investor: Energy Ventures Group

Also secured several commitments by Angels at the Early Bird Terms.

Public Crowdfunding Terms:

Discount expires after Early Bird period ends. Price per share US \$1.75 at a Pre money valuation of US \$20 Million

# Summary



- Strong team
- Socially responsible agenda
- Proven technology through MVP and initial user testing
- Strong business model:
  - Subscription, affiliate and fee-based sustainable business model
  - Consumer “pull”, “give back” and “stickiness” through user data monetization opportunities
  - Disruptive business models
  - Global service opportunities/products marketplace

Additional sources:

mE Website: [www.meinstein.ai](http://www.meinstein.ai)

mE YouTube Channel: <https://www.youtube.com/channel/UCe3Oo3JSZ2cARgt2m7fBVeg>

mE Crowdfunding Site: <https://wefunder.com/meinstein>

# Our Advisors



**Mark Iamonaco - Advisor**

- **Energy Ventures Group** - Co-Founder & CEO. Private equity firm which invests in power generation, energy storage, and technology
- Mr. Iamonaco has 30 years of development, M&A, consulting, and investment experience. Before co-founding the Energy Ventures Group, Mr. Iamonaco was the Head of Global Growth & Strategy at InterGen. Prior to joining InterGen in 1995, he held positions at J Makowski Associates, Bain Consulting, and General Electric.
- Mr. Iamonaco holds a Bachelors and Masters of Science in Mechanical Engineering from Rochester Institute of Technology and a Masters in Business Administration from the Harvard Graduate School of Business.



**Tod Binkowski - Advisor**

- **Energy Ventures Group** - Co-Founder & President. Private equity firm which invests in power generation, energy storage, and technology
- Mr. Binkowski has almost 25 years of development, M&A and investment experience in the energy sector. Before co-founding the Energy Ventures Group, Mr. Binkowski was the Vice President of Growth at InterGen. Prior to joining InterGen in 1999, he held power development positions at Coastal Power, Bechtel Power Company, and Westinghouse Electric China.
- Mr. Binkowski holds a Bachelor of Science in Mechanical Engineering from Valparaiso University and a Masters in International Business Studies from the University of South Carolina's Darla Moore School of Business.

The End

