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# LendForGood: Lender Briefing Session

October 2021

**You are invited to join us in enabling  
crowd lending to fuel impact  
enterprises as they solve social and  
environmental challenges in their  
local communities and around the  
globe**



**ATEC, AU\$50k for biodigesters in Cambodia from 7 lenders, contributing between \$5k and \$10k, 30 month term, 8% simple interest**

**Etiko, AU\$65k for Fairtrade, organic, vegan sneakers from Pakistan from 7 lenders, contributing between \$5k and \$25k, 7 month term, 9% simple interest**

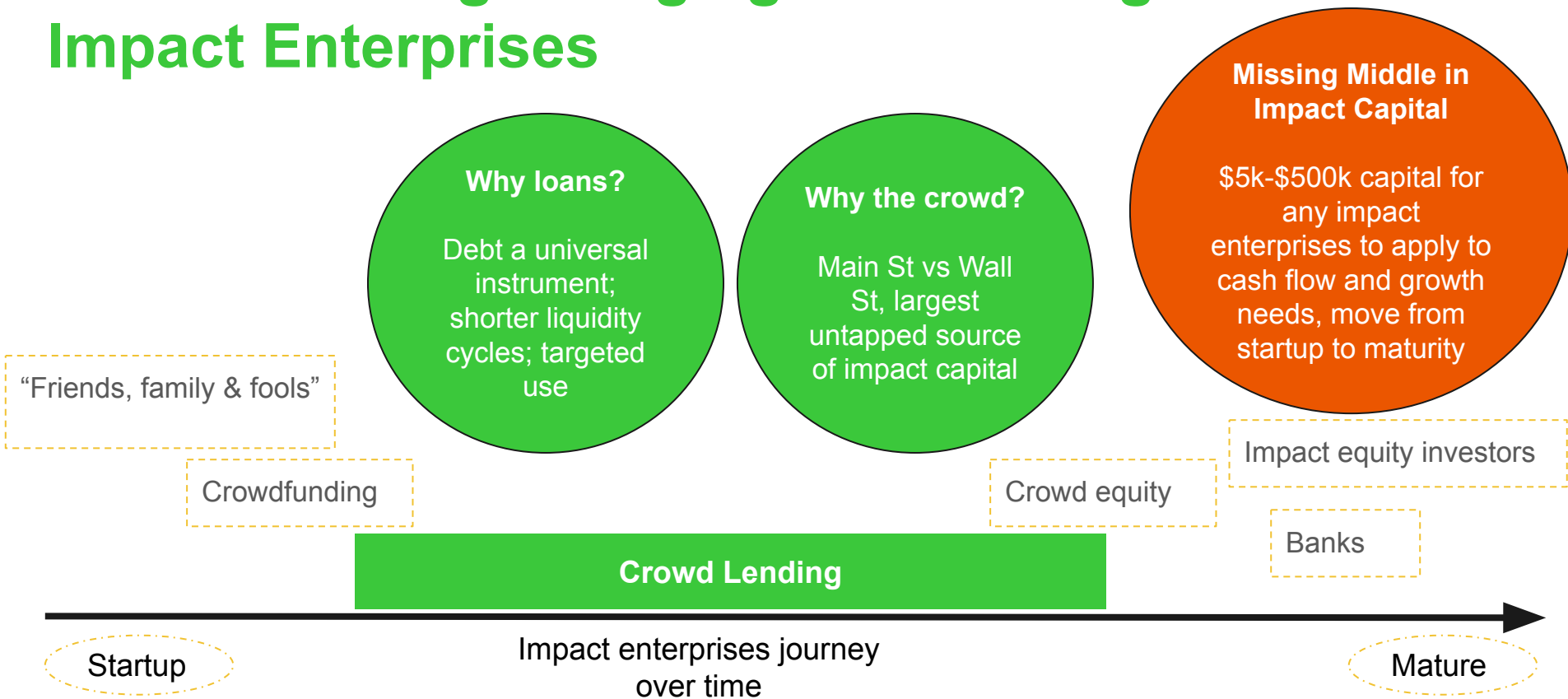


*unleashing the passion and power of the crowd to provide the capital that impact enterprises need to grow*

**CAVR, AU\$60k for ArmsTracker development from 3 lenders, contributing between \$10k and \$30k, 12 month term, 8% simple interest**

**Pacific Menstrual Health Trade Finance Vehicle, US\$50k from 15 lenders, contributing between \$1.8k and \$10k, 12 month term, 5% simple interest**

# Crowd Lending: Bridging the 'Missing Middle' for Impact Enterprises



# Where Do Loans Come From?



Impact intermediaries from around the world will be able to list the loan needs of their impact enterprise clients

LendForGood will refer all borrowers who approach us to those intermediaries that use our platform - [public, growing list here](#)

Intermediaries are diverse:

- ❑ Entrepreneur Support Organisations
- ❑ Accelerators and Incubators
- ❑ Financial institutions
- ❑ Ecosystem builders
- ❑ Community development organisations
- ❑ and probably entities we haven't thought of!

They likely have a particular focus - location, impact vertical - that give their loans a unique flavour



Impact enterprises have a need for short term capital to help them take up an opportunity to grow their impact



Impact enterprises design a lending deal that meets their needs & post it to the platform



The crowd browses the platform, finds & reviews deals that match with impact interests, risk preferences, etc



Lending pledges are made by members of the crowd who like what they see in the deal terms & the impact to be delivered

## How L4G works: Overview



### Winners!

Impact enterprises win by having their growth & impact funded simply & affordably

Lenders win by getting good returns while supporting impact

The community wins by seeing more impact more quickly

The impact enterprise repays the crowd in line with the loan terms, providing regular updates to its lender crowd



The platform collects pledges from lenders, facilitates the loan to the impact enterprise, & tracks loan performance



# Loan Information Available to Lenders

## Who

The intermediary listing the loan, the borrower, any relevant history, location, explanatory video, URLs for more information

## Loan Terms

Amount, term, interest rate, security

## Impact

Impact history of the borrower, proposed impact the loan will achieve, supporting information

## Commercial

Commercial history of the borrower, proposed commercial impact the loan will achieve, supporting information

## Repayment

Repayment plans, timing for lenders

# Under the Hood of LendforGood

For borrowers & lenders, the L4G platform behaves much like a crowdfunding or crowd equity platform



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The back end of L4G is being built on [Consensys](#) [Codefi](#), a global leading Blockchain application suite designed to facilitate new approaches to FinTech



It will use smart contracts and tokens to facilitate loan documentation and financial flows between borrowers and lenders, via the platform (bond-like)

Liability lies between borrower and lender (not platform); it's not a banking or managed fund model





# Why L4G for Lenders?

01

## Access to Interesting, Impactful Deals

- Loan requests made by impact intermediaries & entrepreneur support organisations around the world
- Variety of impact propositions, locations & beneficiaries

02

## Transparency & Trust

- Requires proof of identity, so all actors can be trusted
- Real time visibility on EOs in loans
- Access to dashboard of all loans, contracts, values, etc.

03

## Being Part of a Movement

- Modelling and building a powerful alternative capital movement that can address a current system failure
- Learn from and inspire each other - through events and other activities

# Pricing for Lenders



## ONCE OFF JOINING FEE

LendForGood charges new lenders a once-off joining fee to cover the costs of your onboarding and the processing of your KYC/AML documentation

Once onboarded, no more fees - open access to the platform to participate in loans, review your portfolio, etc.

### Joining Fee

- For individuals AU\$50 + taxes
- For legal entities (including Trusts, SMSFs, etc.) AU\$200 + taxes

# Next Steps



## Decide to Join

Talk to any other stakeholders, ask more questions of L4G, come to a decision to join LendForGood

## Officially Sign Up

We'll send you a Services Agreement to review and sign

## Pay Your Joining Fee

Pay your joining fee invoice

## Onboard to the Platform

Attend a demo session - where we take you through Codefi platform

Complete the platform onboarding process, which includes all KYC/AML requirements

## Participate in Your 1st Loan

Review loans on the platform

Submit your EOI and transfer your funds

Watch the subscriptions roll in until the loan executes

Tell others about the impact enterprises you are backing and the impact they are creating

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**Questions? Comments?**

## Contact Us

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