
LendForGood: Lender Briefing Session

February 2022

**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\$121k for biodigesters & ecook stoves in Asia from 10 lenders, contributing between \$500 and \$75k, 30 month term, 4% simple interest

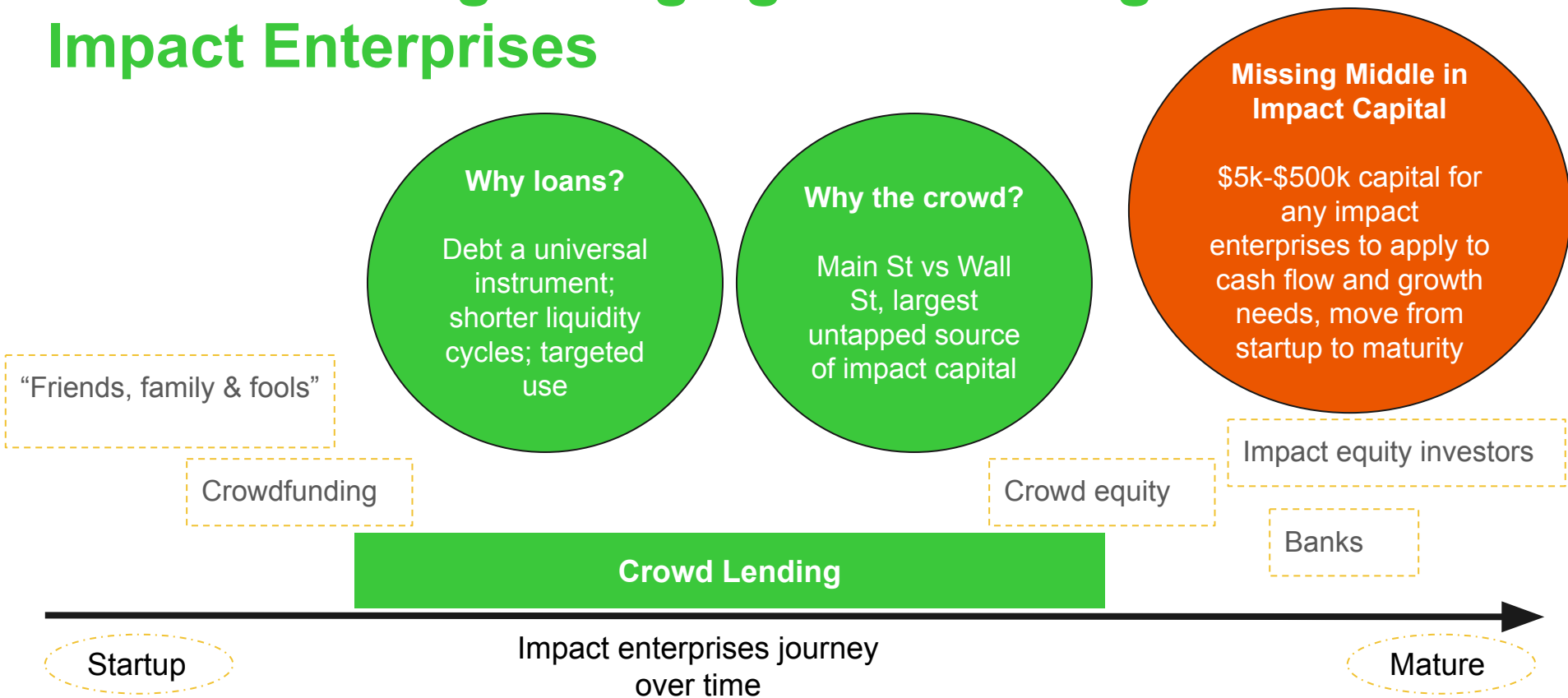
EP Capital, AU\$122k for micro-lending to financially excluded people of the Maasai Mara, from 8 lenders, contributing between \$750 and \$40k, 12 month term, 8% simple interest

CAVR, AU\$40k for ArmsTracker development & supporting growth from 3 lenders, contributing between \$5k and \$25k, 6 month term, 8% simple interest



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

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



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



- 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

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



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 - Early Access Mode



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

Get Sent Impact Loan Details

We will send you via email the full details of all impact loans for you to review

Attend Live Q&As

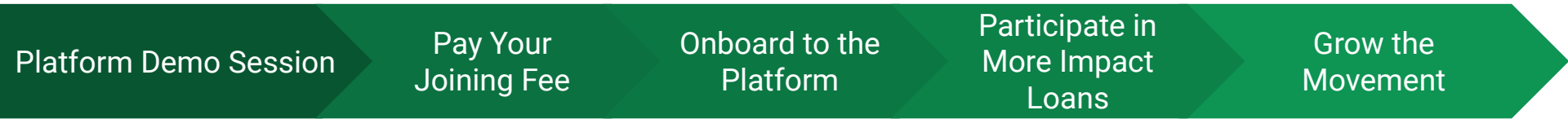
We will also invite you to join any Live Q&As with the intermediary and borrower, where you can ask questions and get to know them

Participate in Your 1st Loan

Submit your EOI, sign the lending agreement and transfer your funds

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

Steps Once The Platform Launches



Platform Demo Session

We will invite you to attend a live demo session of the platform - and provide a recording for those who don't attend

Pay Your Joining Fee

Pay your joining fee invoice

Onboard to the Platform

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

Participate in More Impact Loans

Review loans on the platform

Submit your EOI and transfer your funds

Watch the subscriptions roll in until the loan executes

Grow the Movement

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

Questions? Comments?



Email us at hello@lendforgood.com.au

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