

# PropFinance

Team Foreigners



ELLIPSIS  
TECH SERIES 2022

# Agenda

## 01 Problem Statement

Non-residents' loan accessibility

## 03 Technical Design

Technology stack &  
Cloud implementation



## 02 Solution

Tech-enabled financing solution

## 04 Future

Application deployment &  
Service expansion

# 01. Barriers in applying bank loan



## Property Restriction

Types of purchasable property vary on status



## Legal Documents

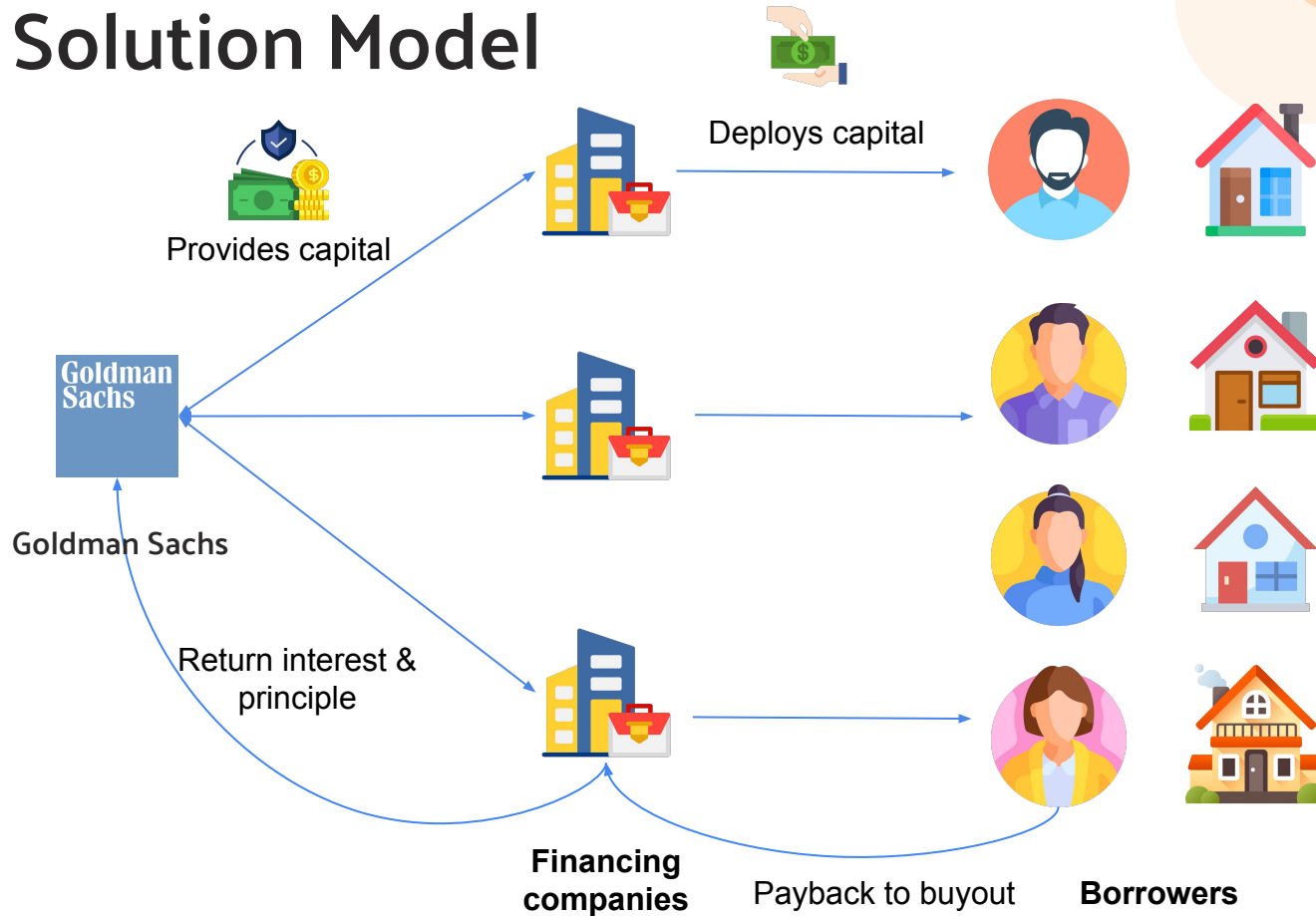
Multiple layers of supporting documents



## Assessment

Hidden criteria

## 02. Solution Model



# Impacts



Goldman Sachs

**Aggregating** market information

Venture into financing non-residents  
**without being operational-heavy**



**Profit** from proven business model

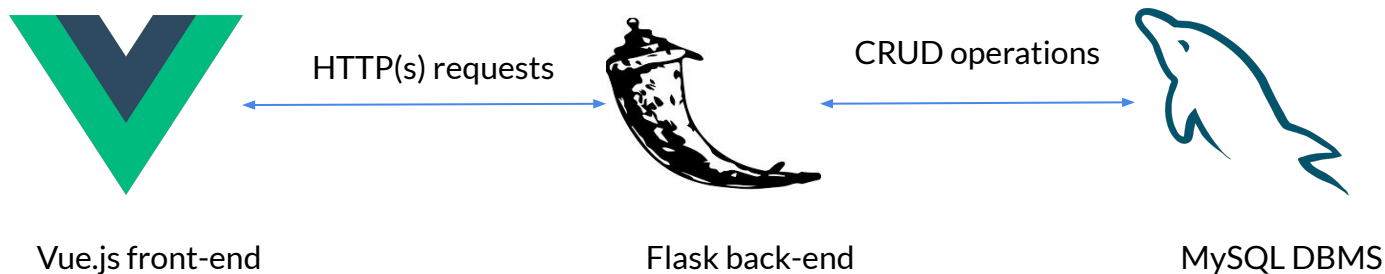
Financing  
Companies



Borrowers

Fulfil dream of homeownership

## 03. Technology Stack



### RESTful Architecture



Git



GitHub

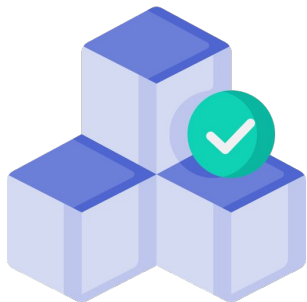
Version control

# Architecture Considerations



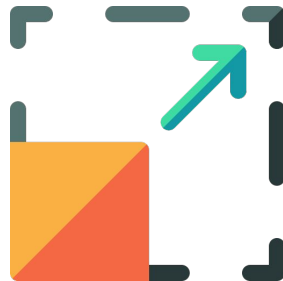
## Layered Architecture

Modularise to minimise one's impact on others



## Availability

Avoid single point of failure



## Scalability

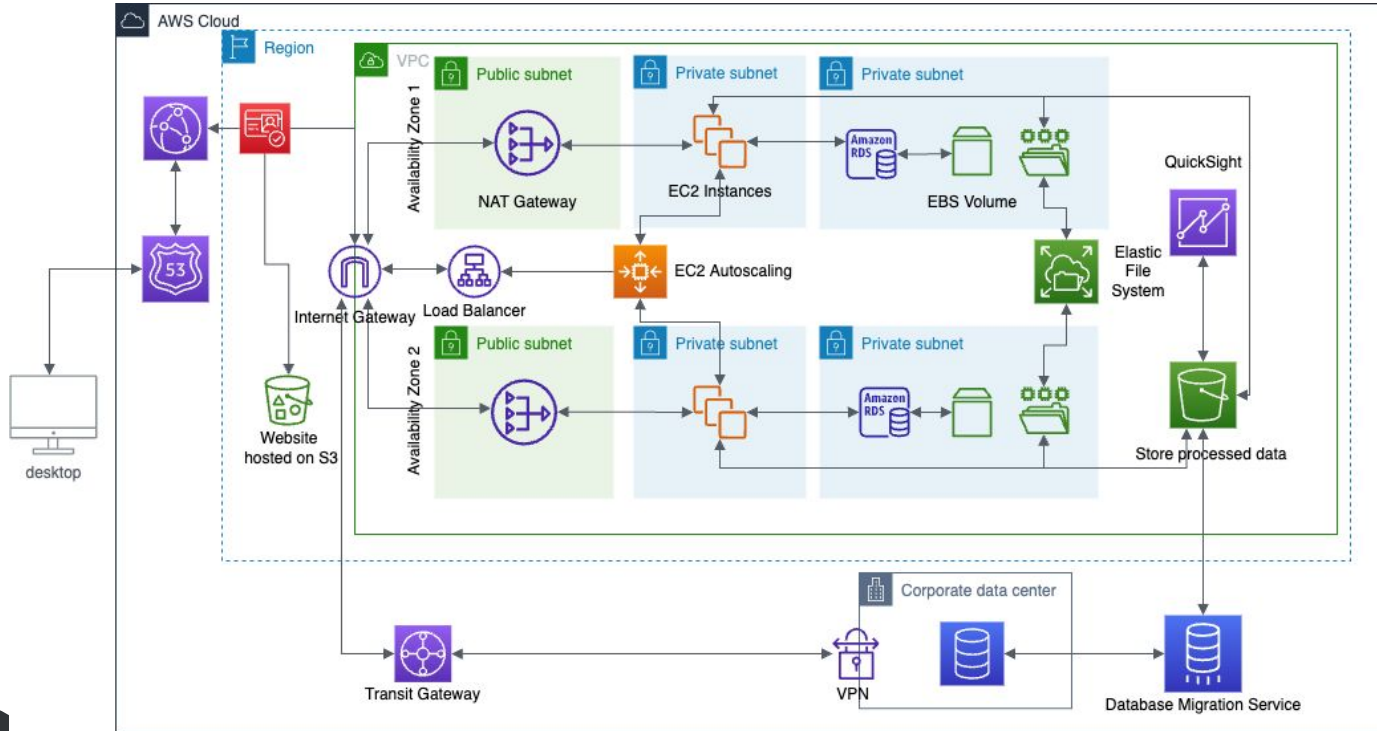
Handle change in demand



## Security

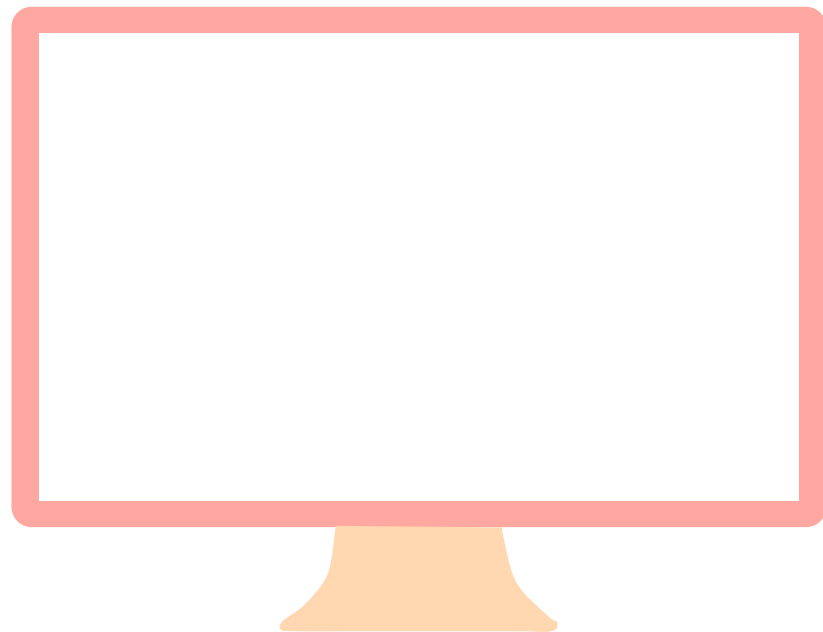
Protect data and apply security at all layers

# Cloud Deployment





# Demo



## 04. Future Considerations



**AWS Serverless  
Architecture**

Reduce cost



**Mobile  
Application**

Greater usability



**Other Forms  
of Loans**

Horizontal scaling



**Thank You**