



1.

Credit Score

A hand is holding a blue credit card. The card has a red and yellow logo on it. The background is dark and out of focus.

2.

Financial Literacy

A calculator and a pen are on a document with financial data. The calculator is a black and gold Casio FX-991EX. The pen is a silver and black ballpoint pen. The document has a table with columns for 'Investment' and 'Investment Value at Year end'.

Investment	Investment Value at Year end
424 963	467 459
446 211	1 005 037
468 522	1 620 915
491 948	2 324 915
516 541	



31%

Canadians with <650

1

Loans



64% Denial Rate

660 cut-off



36% Denial Rate

630 cut-off

2

Interest



+1.7% APR

+70K



+10% APR

+3.5K

3

Workforce



43% Check Credit Score



62% Consider it Essential

Credit Recovery



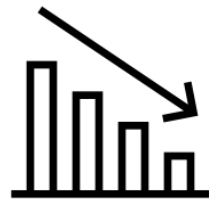
680 credit score



9 MONTHS

30 days late on mortgage

680 credit score



3 YEARS

Foreclosure

680 credit score



5 YEARS

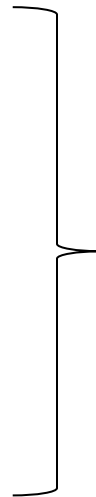
Bankruptcy

680 credit score



5 YEARS

Bankruptcy




300 points

A person is sitting on a windowsill, looking out of a large window. The person is in silhouette, wearing a light-colored sweater and blue jeans. Outside the window, a building with a red roof and some bare trees are visible. The scene is dimly lit, with light coming from the window.

58K

Personal Bankruptcy
Claims

A person is sitting on a windowsill, looking out of a window. The person is wearing a light-colored sweater and blue jeans. The window looks out onto a red-roofed building and some trees. The scene is dimly lit, with the person's face in shadow.

46%

Canadians 200\$ away
from insolvency

A person is sitting on a windowsill, looking out of a window. The person is wearing a light-colored sweater and blue jeans. The window looks out onto a red-roofed building and some trees. The scene is dimly lit, with the person's face in shadow.

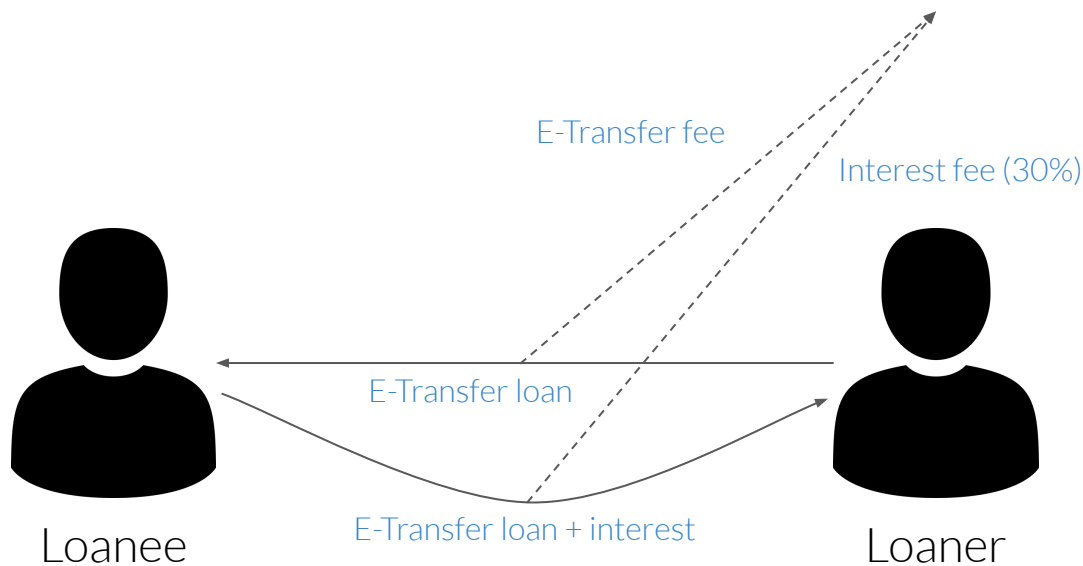
31%

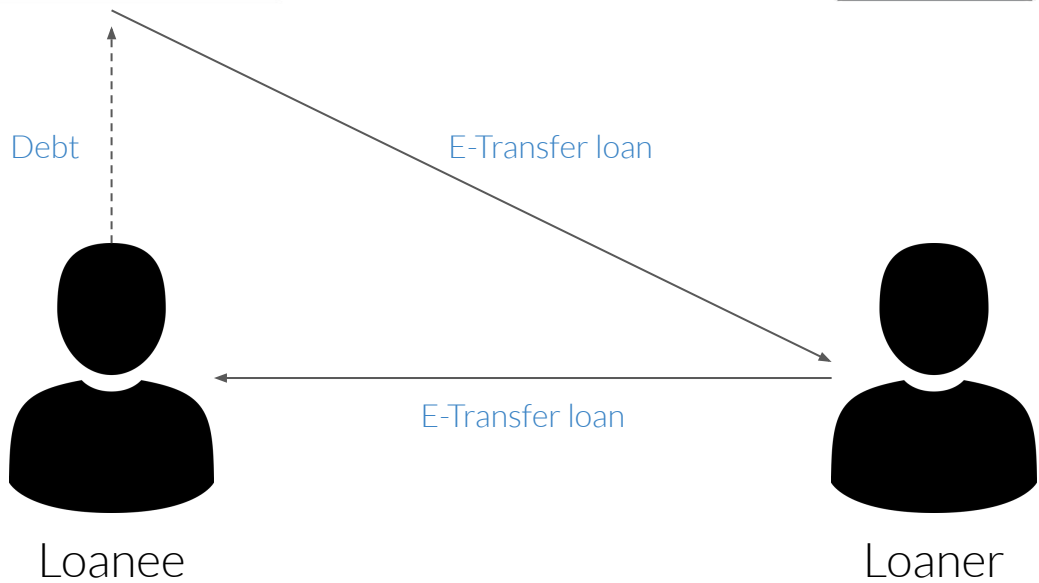
Insolvent Canadians

LEND R

A group of people, including a woman with blonde hair in the foreground, are smiling and laughing. The image is overlaid with a semi-transparent dark filter. The text "P2P Micro-Loans" is centered over the image.

P2P Micro-Loans

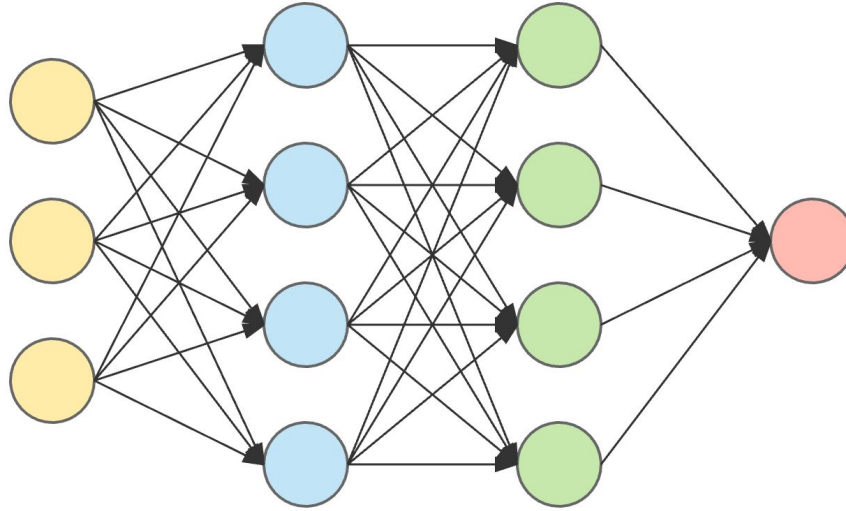






Machine Learning

City
Phone number
Home Address
Connect to Mint
How much do you need ?
Birth Date/Age
Connect bank account
State/Province
Connect social network and get
followers
ZIP/ Postal Code
Annual Salary



**Lendr
Score**

Market Penetration



384.4M

Valuation

11% PENETRATION

38.4M

Valuation

30% PENETRATION

$[2M \times (6 \times (\$400 \times 0.02))]$

\times

0.30

30% Interest on returns

189M
Savings

30% PENETRATION

189M

Savings

30% PENETRATION

$[(6 \times (\$400 \times 0.14))]$

\times

0.30

\$**1005.48** per user



Lendr-Score

Loan Access





Loan Access



Interest rates





Loan Access



Interest rates



Qualified
Workforce



