



1.

# Credit Score

A hand holding a blue credit card with a red and yellow logo. The card is tilted and the background is blurred.

2.

# Financial Literacy

A calculator and a pen on a document with financial data. The calculator is a black and gold Casio FX-991EX. 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

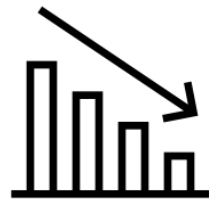


**9 MONTHS**

30 days late on mortgage



**680** credit score



**3 YEARS**

Foreclosure

**680** credit score



**5 YEARS**

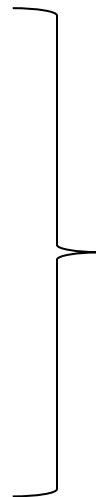
Bankruptcy

**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 the primary light source coming from the window.

# 58K

Personal Bankruptcy  
Claims

A woman is sitting on a windowsill, looking out of a window. She 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 woman'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%

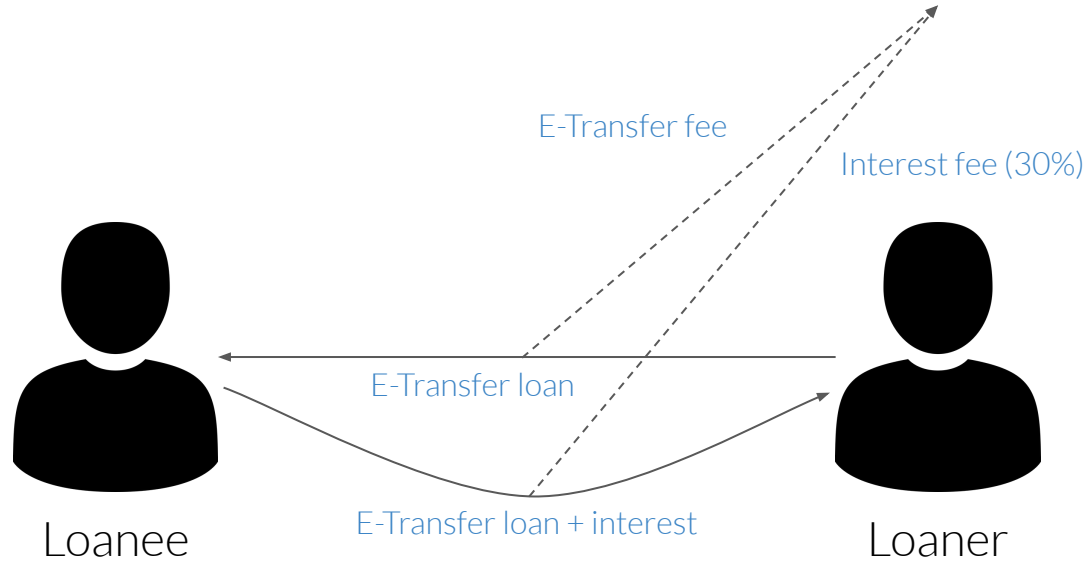
Insolvent Canadians



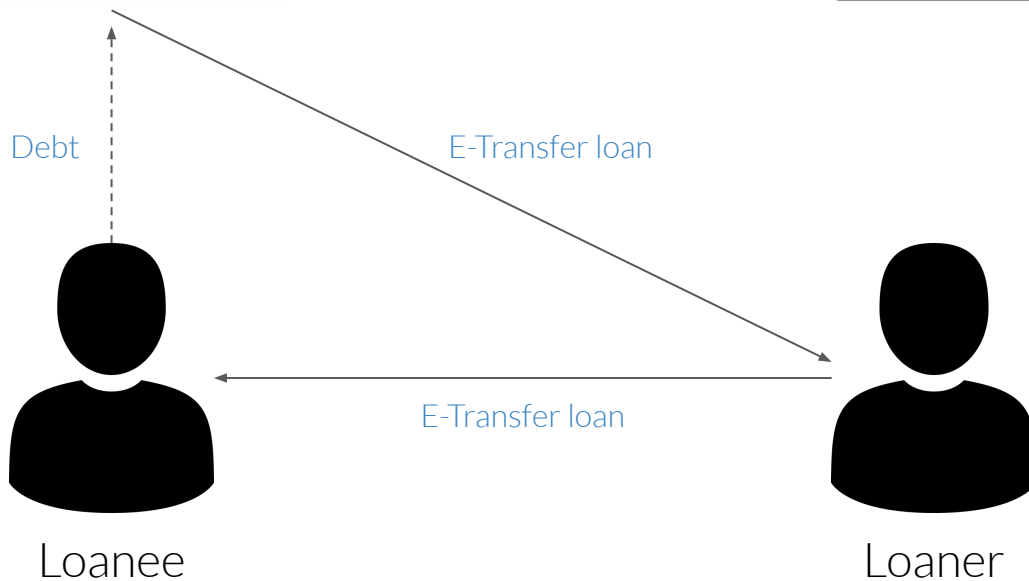
**LEND R**



# **P2P** Micro-Loans



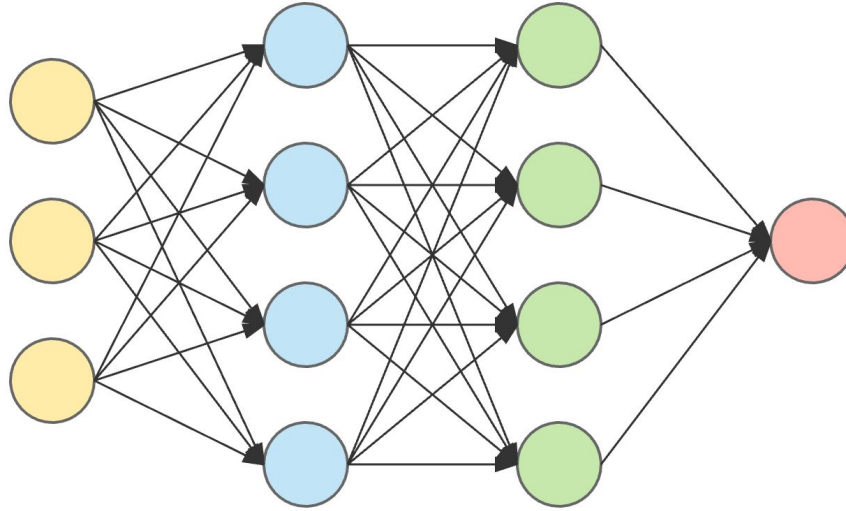






# Machine Learning

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

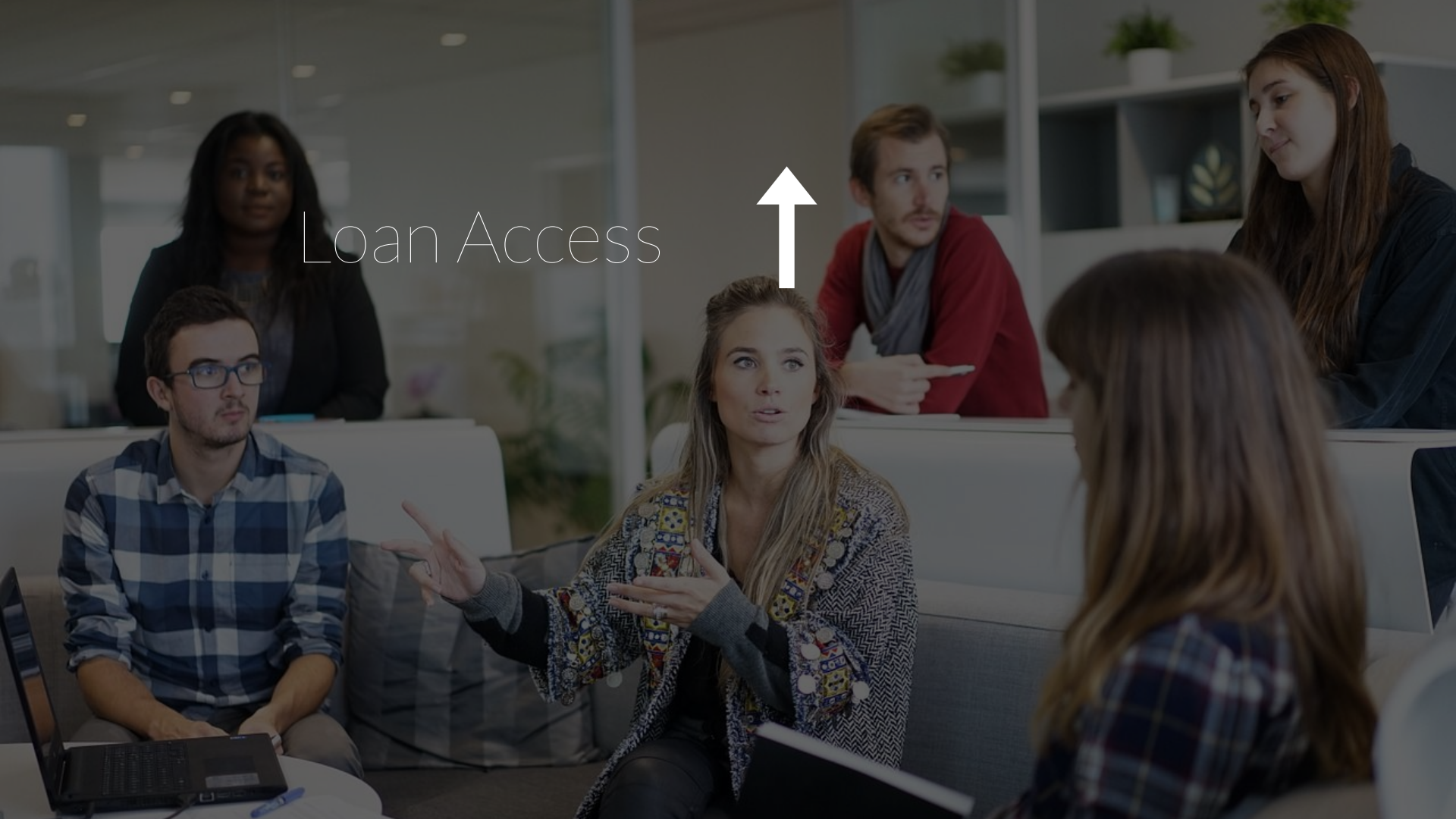
\$**1005.48** per user





# Lendr-Score

Loan Access







Loan Access



Interest rates





Loan Access



Interest rates



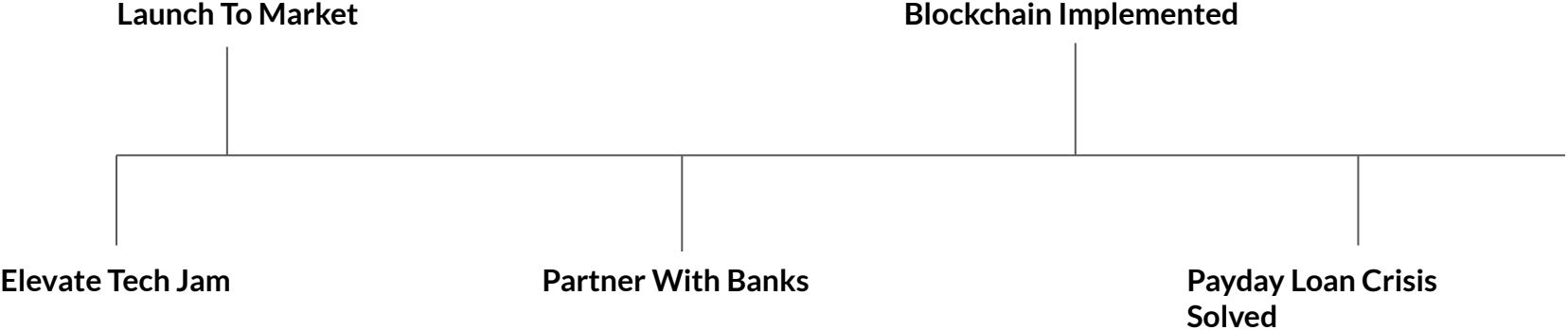
Qualified  
Workforce











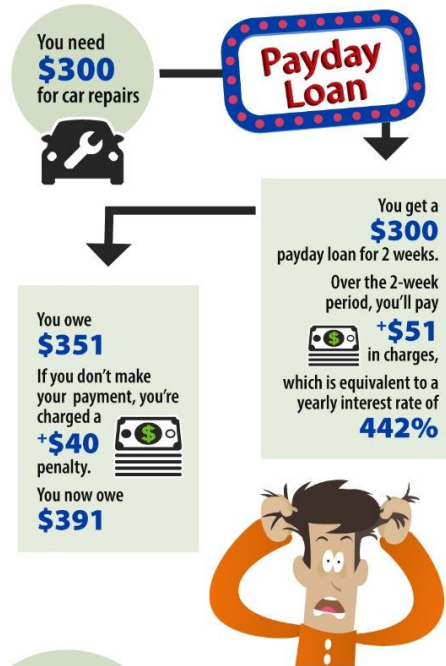
Credit score

# Agenda

1. Story
2. Intro to payday loans banking off of story (But the truth is, it is hard to get access to funds)
3. The reason why this happens (credit score, financial literacy)
4. Payday Loans explanation
5. Statistics about people that have to get payday loans
6. Observations from working at Interac (no good solution)
7. Solution: Lendr
8. Micro-loans
9. Different data
10. AI analysis
11. P2P
12. Demo (functionality, Ui/Ux)
13. Market
14. Potential impact to communities
15. Wrap up with story (on top of those x million people - my family would have been one that greatly benefited from something like this)

# Payday loans:

Make sure you pay on time!



## WHAT HAPPENS NOW?

The lender can sell your loan to a collection agency to recover what you owe, which can hurt your credit score.

The lender or collection agency can also sue you for the money you owe. Your wages could be garnished.

Before you make a decision,  
explore your options.

[canada.ca/money](https://canada.ca/money)

This example is for illustration purposes only. Some provinces regulate the maximum costs for payday loans. Refer to your provincial or territorial consumer protection office for details.

# Extended Presentation





1.

# Credit Score

A hand holding a blue credit card with a red and yellow logo. The card is tilted and the background is blurred.

2.

# Financial Literacy

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| 516 541    |                              |



31%

Canadians with <650



The image is a vertical collage. The left side features a close-up of US dollar bills, with a \$10 bill at the top and a \$20 bill below it. The right side is a dark, low-key photograph showing a large pile of coins, likely pennies, and a hand in a suit sleeve holding a document or folder.

1

# Loans

1

# Loans



**64%** Denial Rate

660 cut-off



**36%** Denial Rate

630 cut-off





2

# Interest





2

# Interest



+1.7% APR

+70K



+10% APR

+3.5K



3

# Workforce



3

# Workforce



**43%** Check Credit Score



**62%** Consider it Essential

# Credit Recovery



**680** credit score

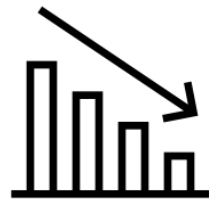


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**3 YEARS**

Foreclosure

**680** credit score



**5 YEARS**

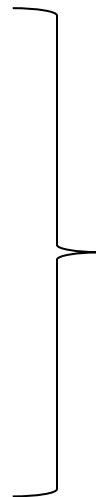
Bankruptcy

**680** credit score



**5 YEARS**

Bankruptcy



300 points

A woman is sitting on a windowsill, looking out a window. The scene is dimly lit, with the woman's silhouette visible against the light coming from the window. Outside the window, a red-roofed building and some trees are visible. The text '58K' is overlaid in the center of the image.

# 58K

Personal Bankruptcy Claims

A woman is sitting on a windowsill, looking out a window. The scene is dimly lit, with the woman's silhouette visible against the light coming from the window. Outside the window, a red-roofed building and some bare trees are visible. The overall mood is contemplative and somewhat somber.

# 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



To paste picture from Talha  
internship



Elevate Intern



BCI Developer



Full-Stack Developer



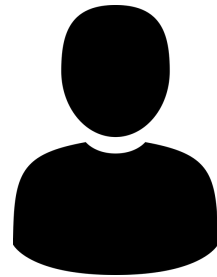
layer 6



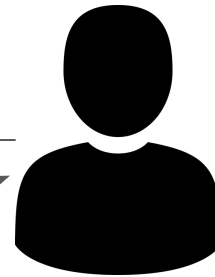
**LEND R**



# **P2P** Micro-Loans



Loanee



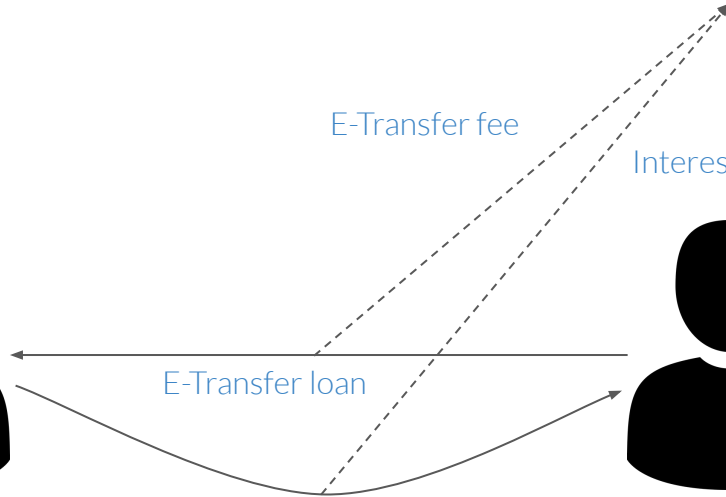
Loaner

E-Transfer fee

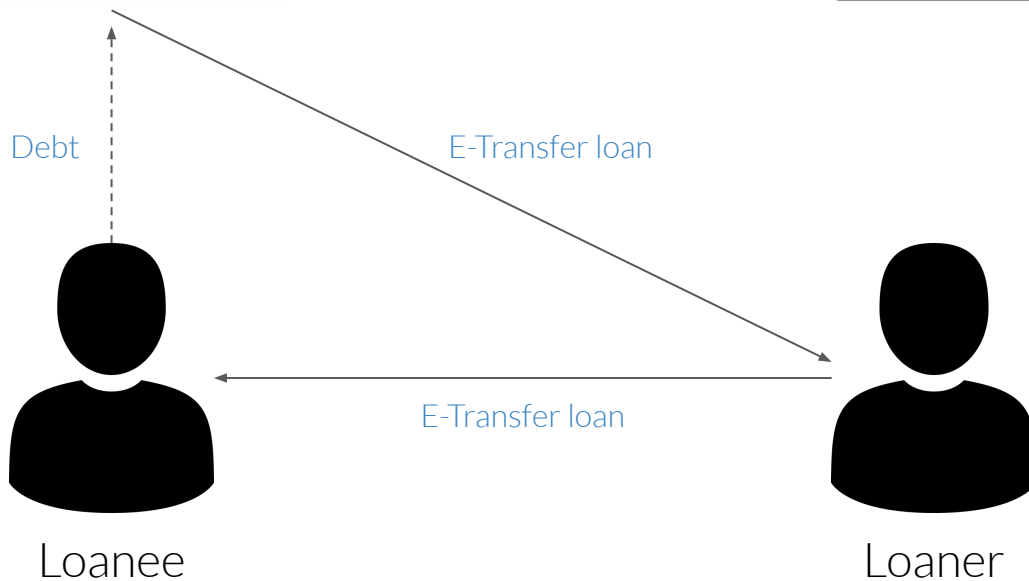
Interest fee (30%)

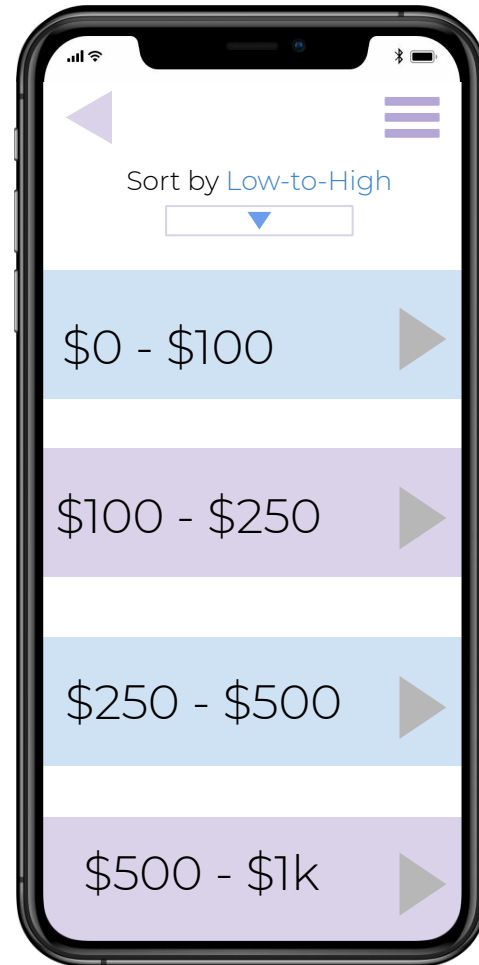
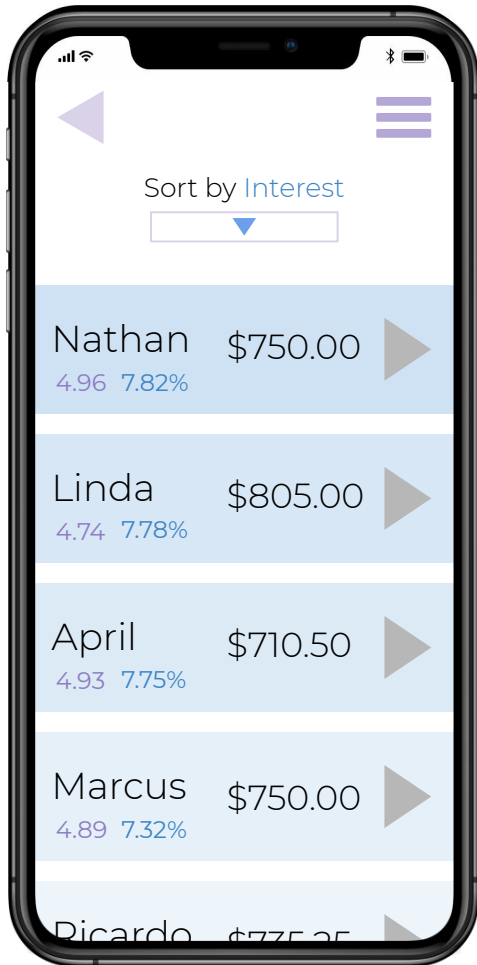
E-Transfer loan

E-Transfer loan + interest











# Machine Learning

What do you need?

Home Address

Connect to Mint

Connect social network and get  
followers

Annual Salary

Connect bank account

**Demo**



# Market Penetration

38.4M

Valuation



**30%** PENETRATION

38.4M

Valuation

30% PENETRATION

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

$\times$   
0.30

30% Interest on returns

$[\$1.50(2M \times 6)]$

E-transfer volume





Impact

189M  
Savings

**30%** PENETRATION



189M

Savings

30% PENETRATION

$$[(6 \times (\$400 \times 0.14))] \times 0.30$$

\$**1005.48** per user

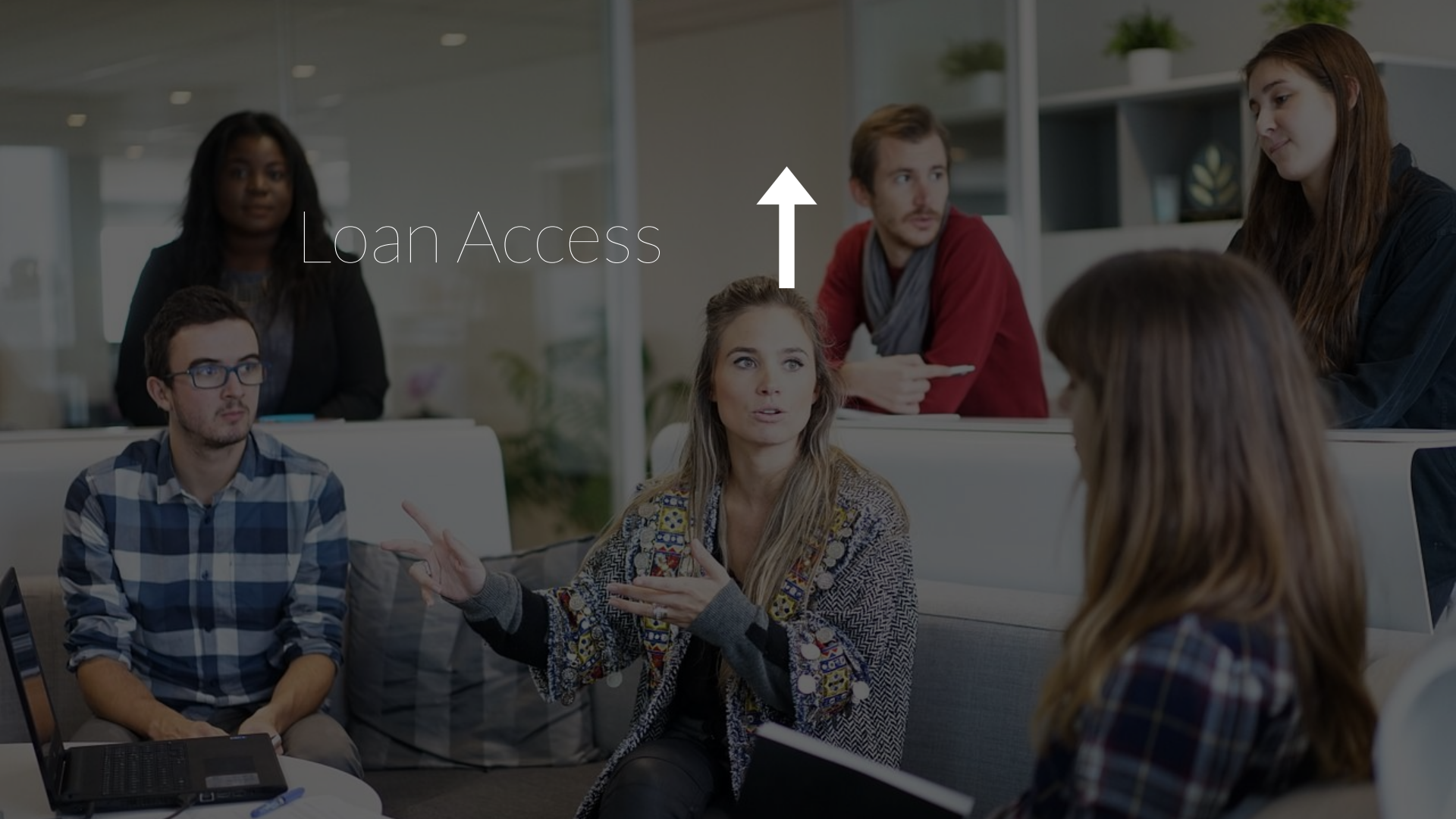
$$[2\text{M} \times (6 \times (\$400 \times 0.14))] \times 0.30$$

Total savings



# Lendr

Loan Access







Loan Access



Interest rates





Loan Access



Interest rates



Qualified  
Workforce





