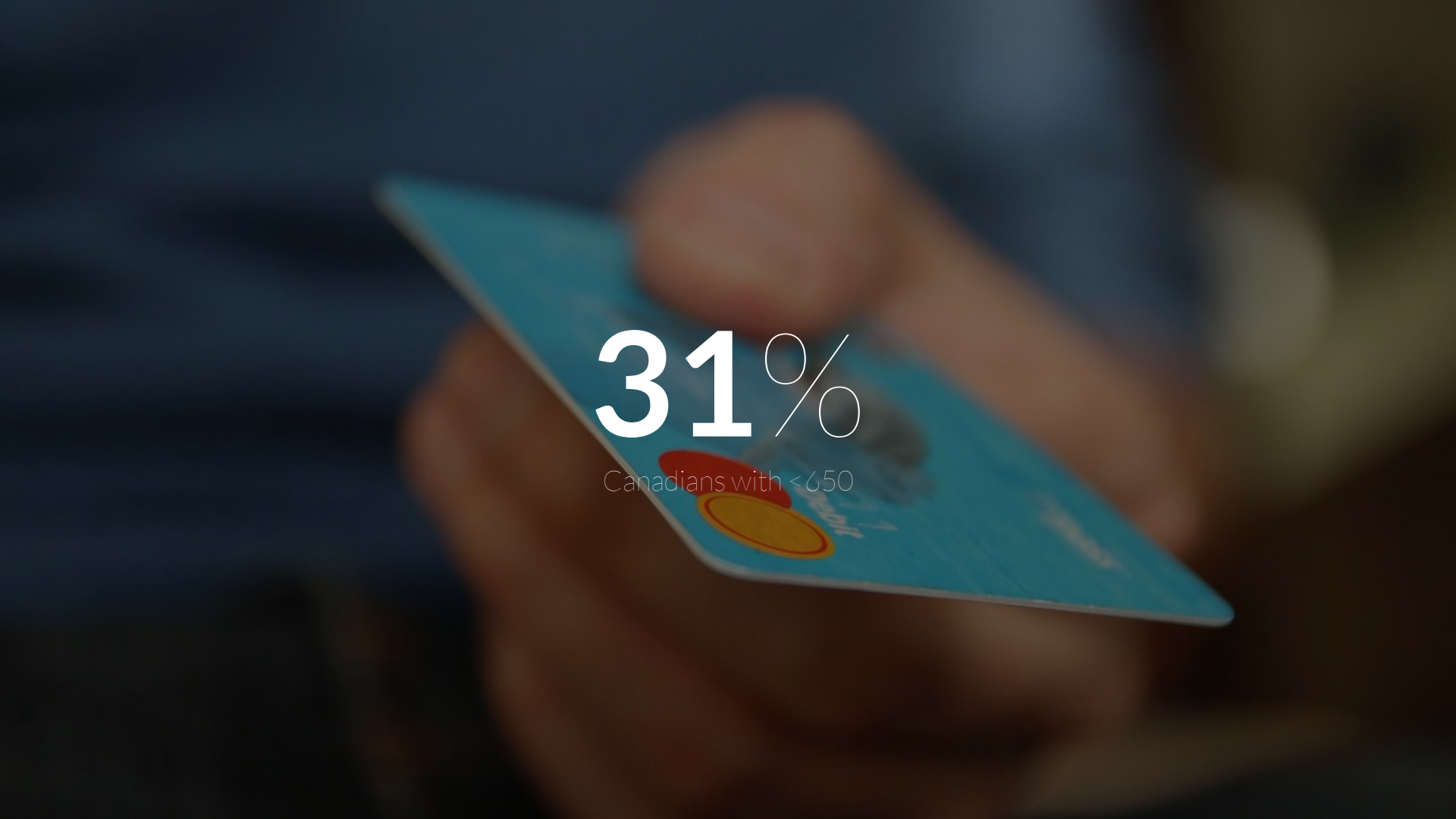
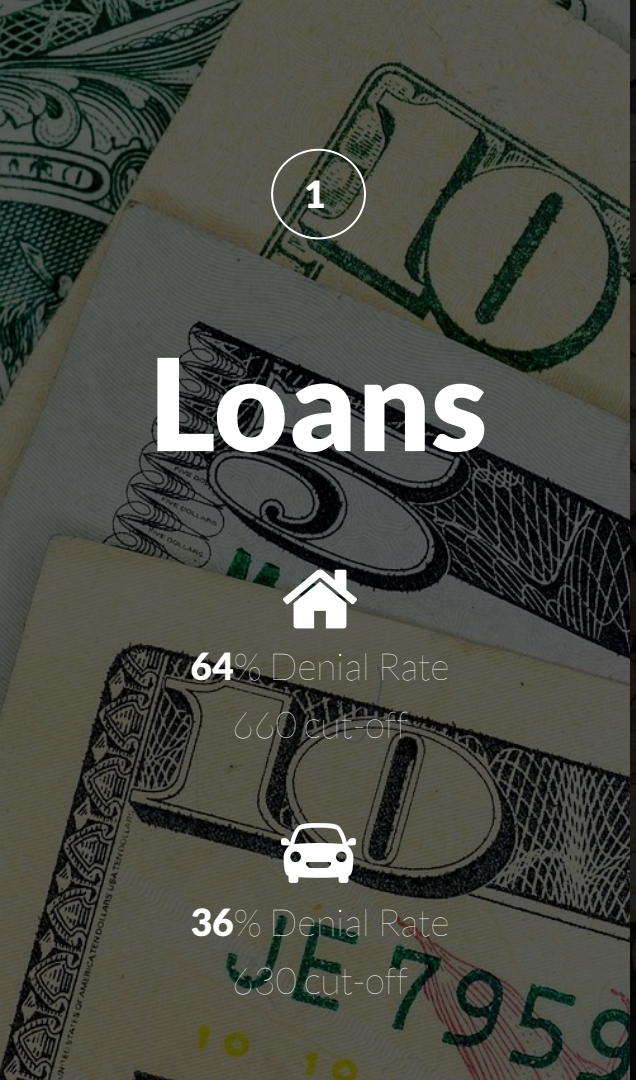
1.
Credit Score
2.
Financial Literacy


31%
Canadians with <650



1

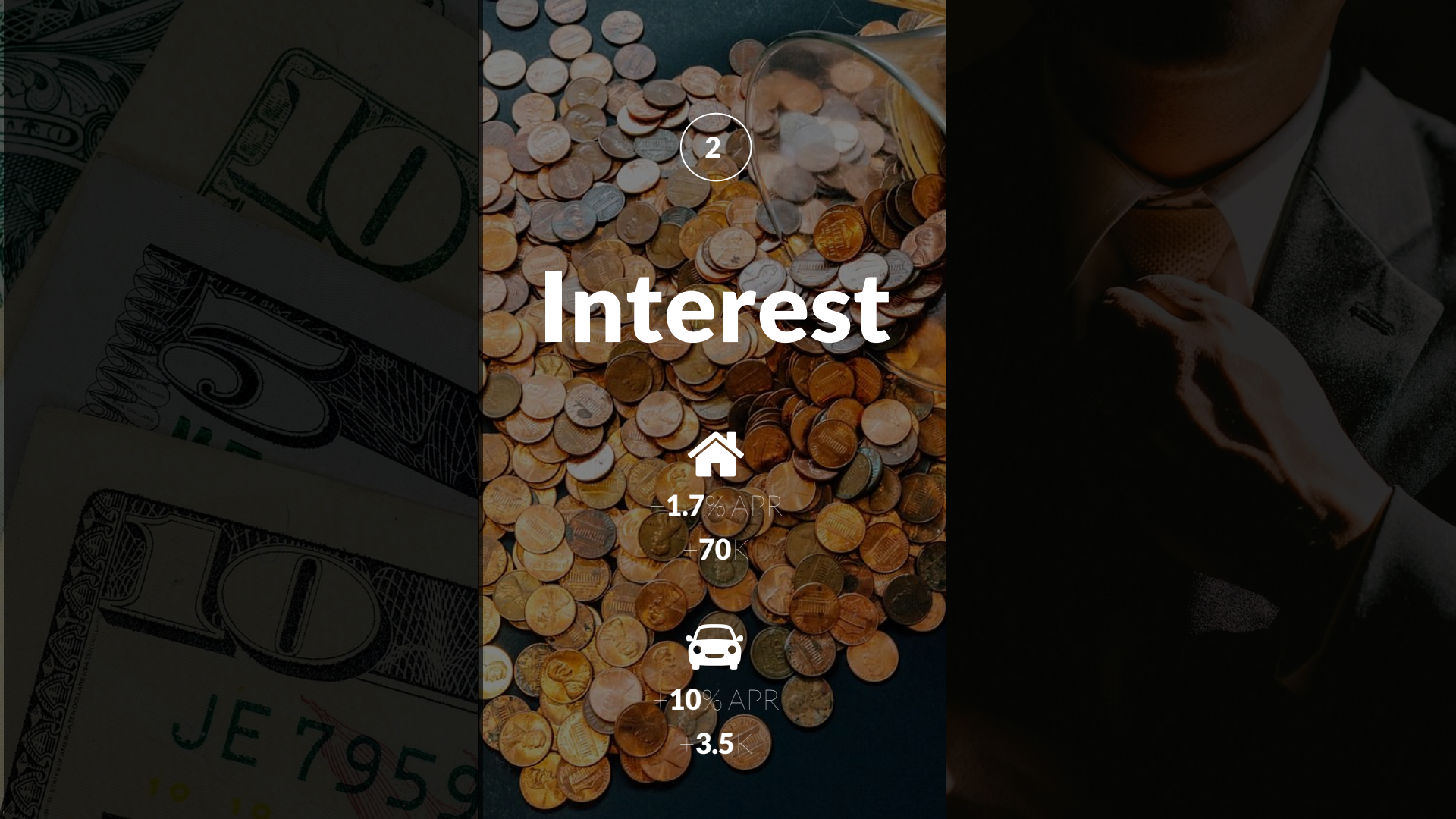
Loans

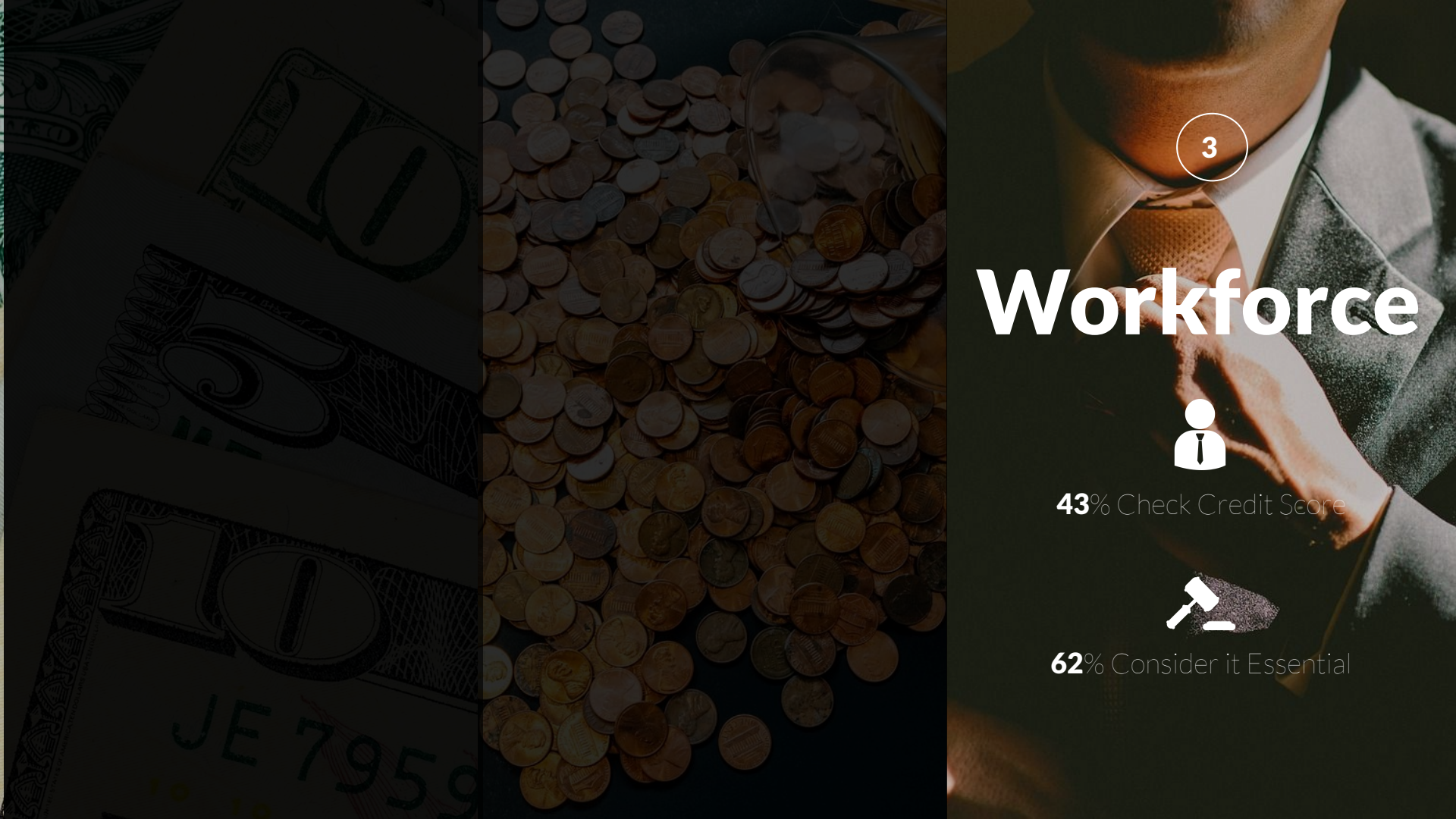
64% Denial Rate

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

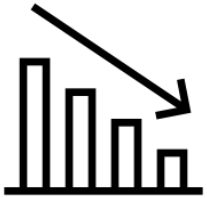
Credit Recovery

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

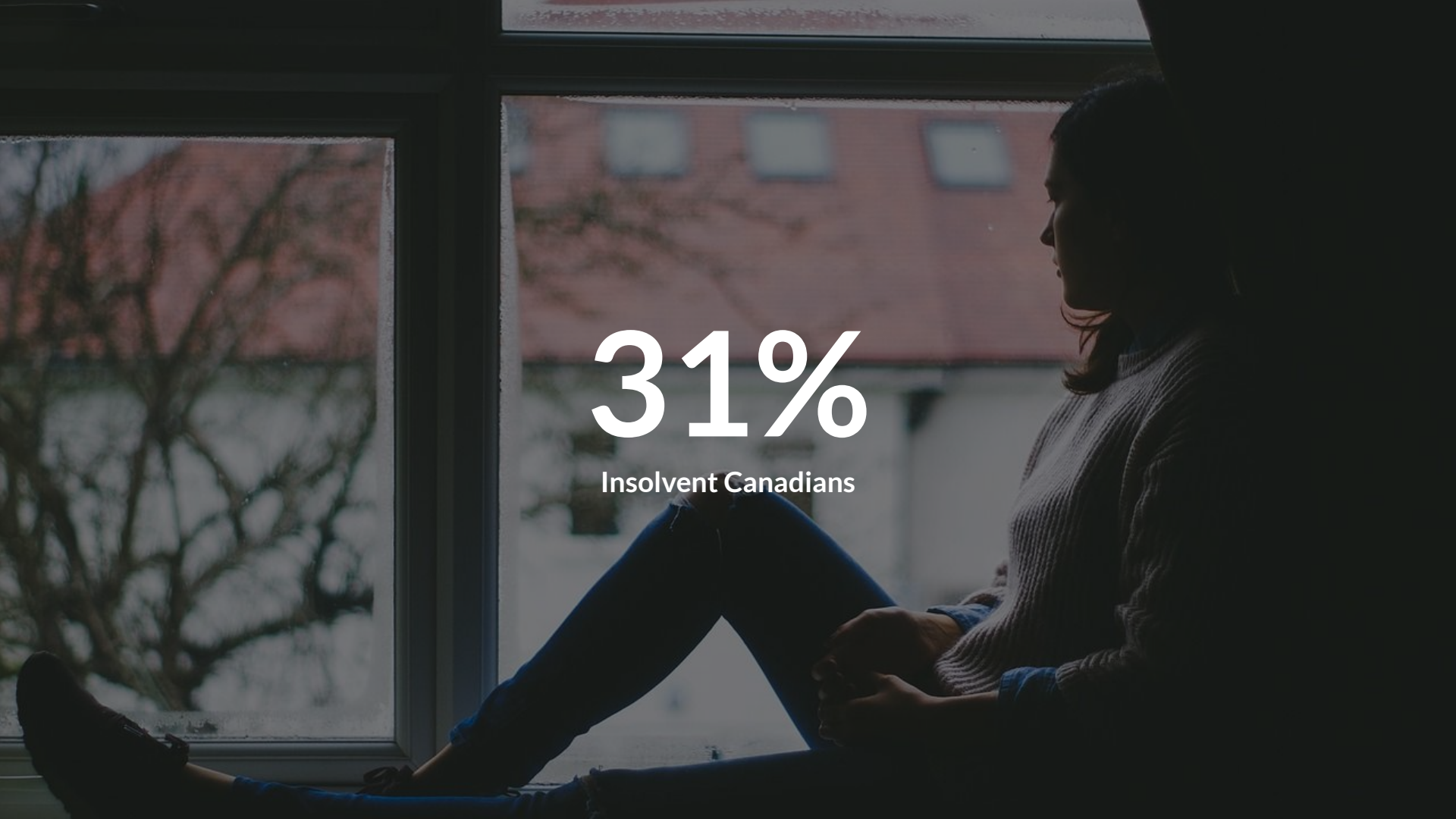
5 YEARS

Bankruptcy

300 points

58K
Personal Bankruptcy
Claims

46%
Canadians 200$ away
from insolvency

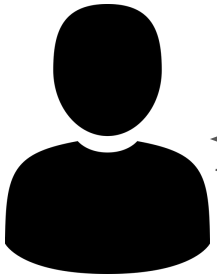

31%
Insolvent Canadians

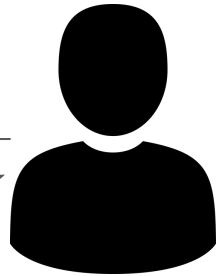
LENDR

P2P Micro-Loans

E-Transfer fee

Interest fee (30%)



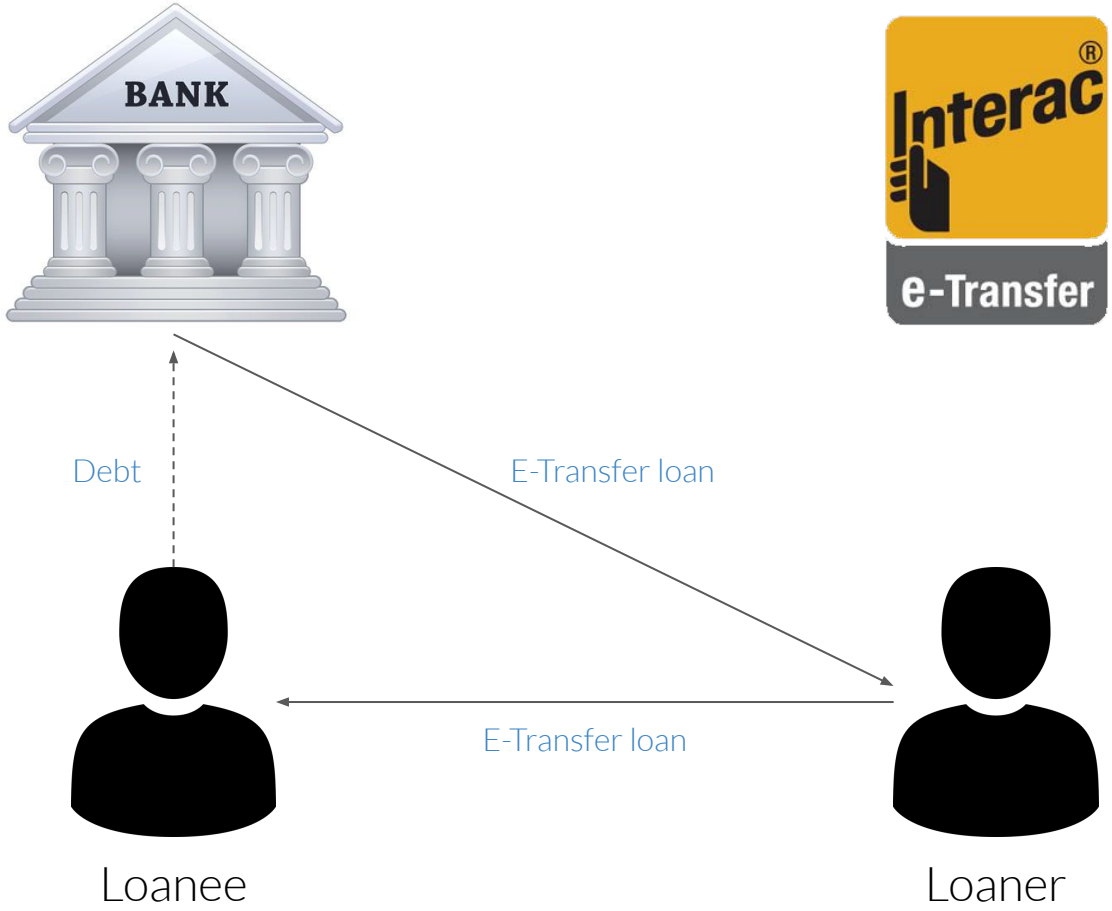


E-Transfer loan

E-Transfer loan + interest

Loanee

Loaner


BANK
Interac
e-Transfer
Debt
E-Transfer loan
E-Transfer loan
Loanee
Loaner

Machine Learning

City

Phone number

Home Address

Connect to Mint

How much do you need ?

Birth Date/Age

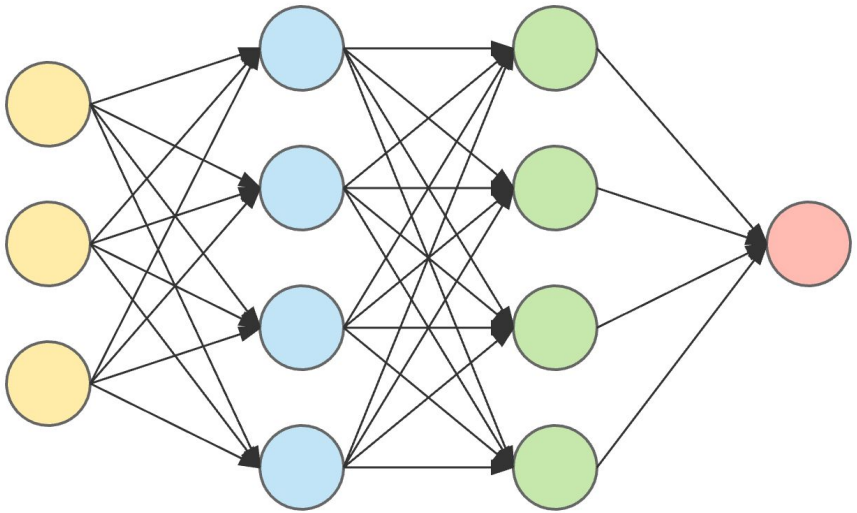
Connect bank account

State/Province

Connect social network and get followers

ZIP/ Postal Code

Annual Salary



Lendr Score

Market Penetration

384.4**M**

Valuation

11% PENETRATION

38.4**M**

Valuation

30% PENETRATION

[2**M** x (6x($400x0.02))]

x

0.30

30% Interest on returns

189**M**

Savings

30% PENETRATION

189**M**

Savings

30% PENETRATION

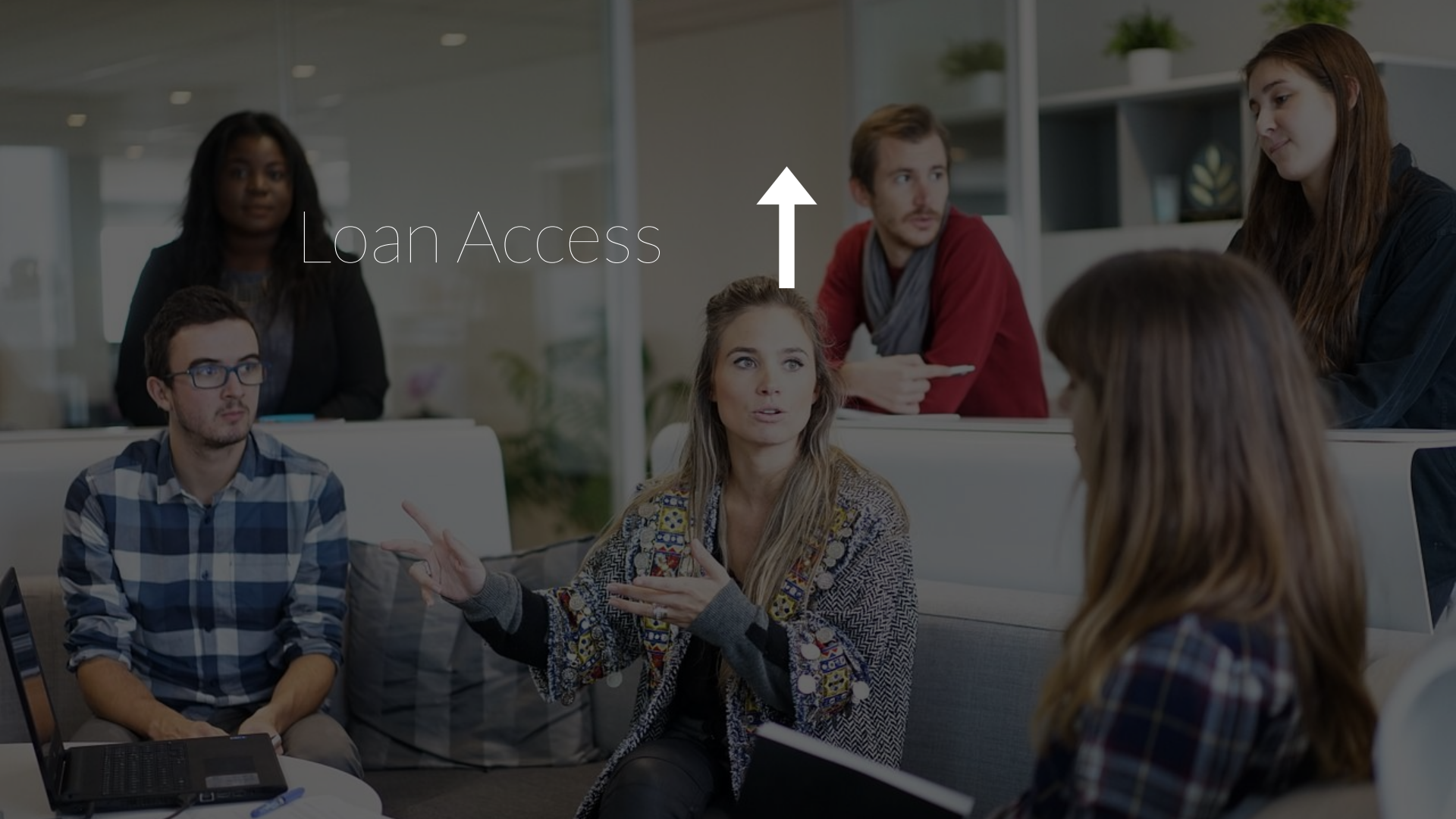
[(6x($400x0.14))]

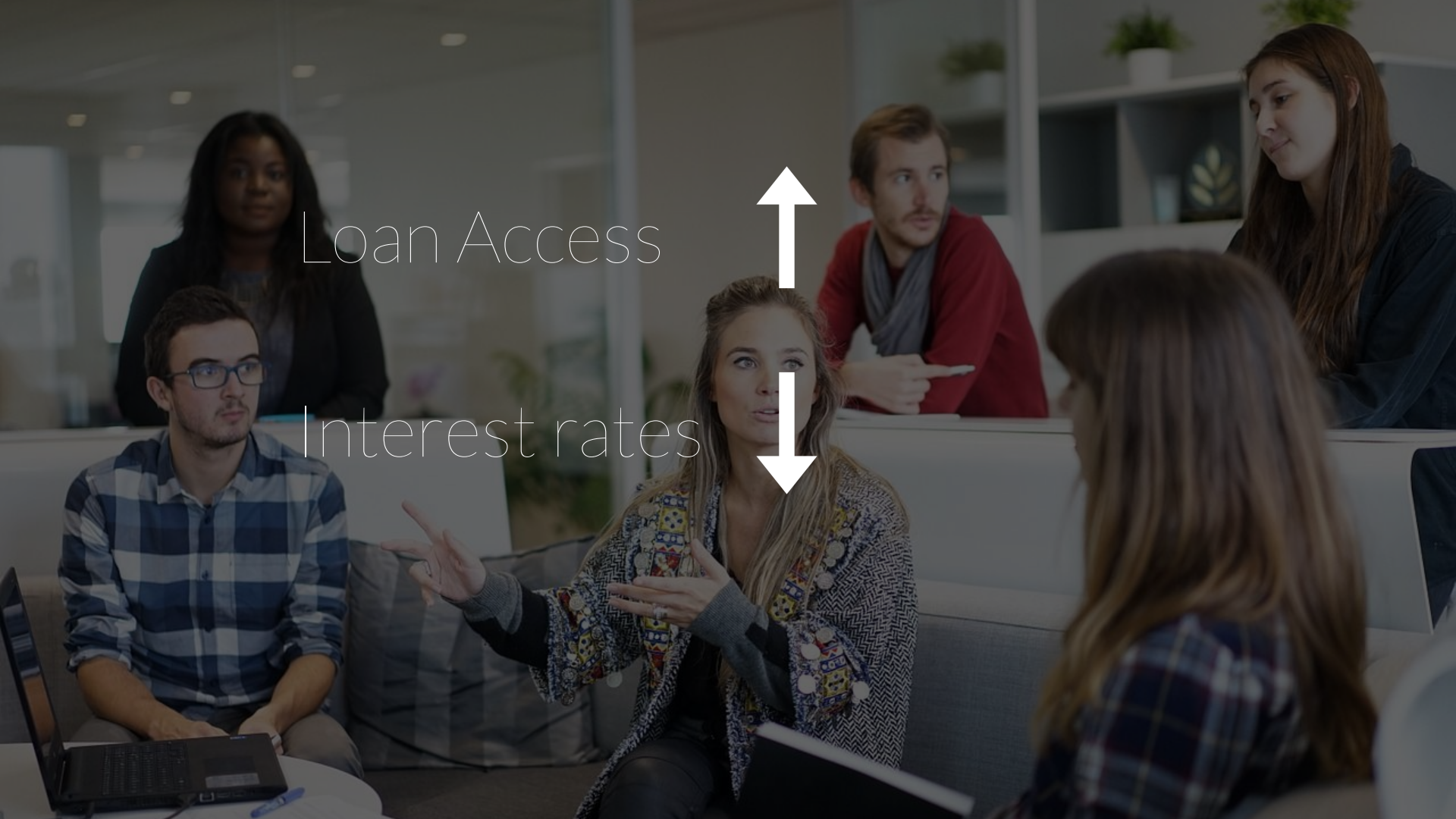
x

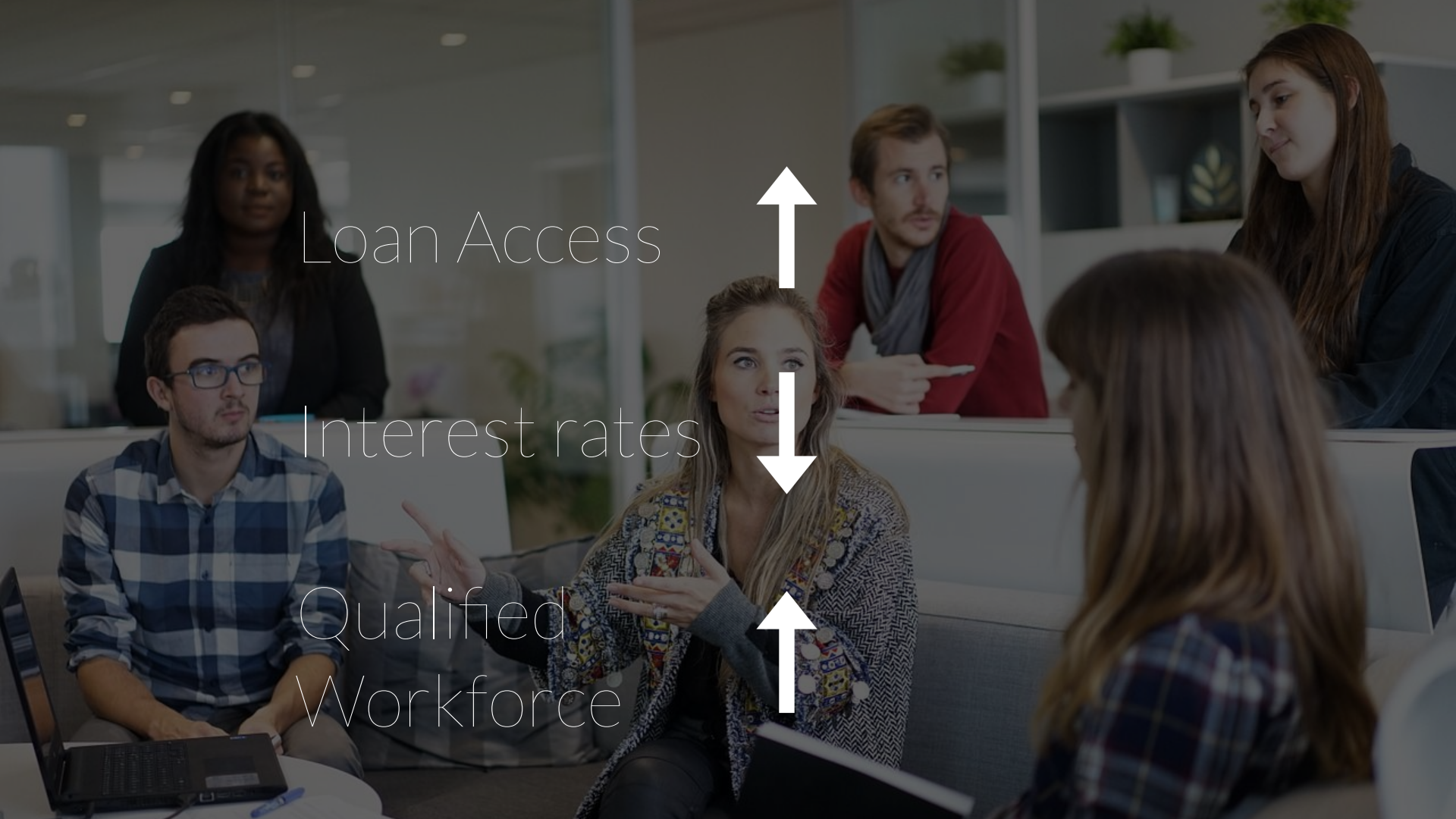
0.30

$**1005.48** per user

Lendr-Score


Loan Access


Loan Access
Interest rates


Loan Access
Interest rates
Qualified Workforce