**OUR MISSION**

Help provide finance for the unbanked by Create a platform where users can easily borrow and lend each other to reach their financial goals also Provide borrowers and lenders with a system where they can tract and manage [ loans given and received , paybacks and deadlines ]

We are Digitizing the process of lending and borrowing

**WHAT WE DO.**

3aNota is an Online Platform that connects borrowers with lenders creating a peer to peer lending network.

we helps organizes , manage and track loans process from **Money collection** to **payback.**

( **payments process,** **installments payback , contracts and deadlines reminders ) .**

We help connect people where one party is a borrower and the other is lender across an online network , where borrowers can request a loan and lenders try to contribute and help their network peers by lending them excess money they have .Where borrowers receives more cash than a conventional bank loan / credit with no guarantee and low interest , while contributors get rewarded the more they lend .

**users type**

**Borrowers**

1-People who don’t have enough cash money to meet their urgent want/need.

2- People who have no credit card , or a legit guarantee to ask for a loan.

3-trustworthy and credible person

We provide them with

1. Faster , Simple and inexpensive way to get a loan.
2. payback the loan over : 3 to 24 month choose a payment period that best suits you
3. Variable interest depends on loan installment period
4. easily track cash collected , payback amount deadlines and to whom , contracts (wasl amana)
5. Finding fast and affordable low rates finance
6. faster access to flexible finance
7. Avoid the cost & complexity of bank finance
8. Repayment schedules to suit your needs
9. simple application process

**Lenders**

1-People who have extra-excess cash money and want to save /invest it in a safe place

2-help and support trusted friends by lending them that money and receive it back at per-determined period

3- Get rewarded the more you contribute to your peers requests

**increase the collaboration and trust between peers by helping each other to reach their financial goals , even if your contribution was small, you have made a positive impact**

Lenders benefits

* Lenders receives monthly repayments
* Contributions starts from just 100 LE
* Rewards on lending

Steps

1. Choose a borrower request in your network
2. Decide how much you want to lend
3. Transfer cash money to borrower
4. Sign and agree on contracts
5. Receive monthly repayments

Are you a borrower or lender ?learn more

**Features**

**1. Speed**

- Fastest process to access unlimited amount of cash

**2. Cost**

- the service is free to use

**3. Reliability**

-Request cash at any time , with no limits

**4. Ease of Use**

-simple steps to lend and borrow

**Services THAT YOU ARE GONNA LOVE ?**

1. unlimited fund access
2. Social guarantee network
3. flexible installment periods
4. low interest rate ( no interest option )

**Message – slogan –hook**

**First online peer to peer lending platform where you can borrow cash based on your trustworthiness and credibility between your network peers**

**- all in one service [saving –investing - loans ]**

**-online loan management platform that helps manage and track money [payments, collection, payback]**

**Call to action**

Join the biggest peer to peer lending network in Egypt

Urgently need cash money, join now and start requesting

Need cash ! Request up to 10000 in less than 24 hour

- Borrowings with Zero interest !

-Support your peers by lending and receive rewards

**TESTIMONIALS**

**Numbers and statistics**

users , Requests made , money collected ,

**PRICING / comparison**

|  |  |
| --- | --- |
| 3aNota | |
| Product Price | 3700 |
| guarantee | personal Trustworthy , your network |
| Down payment | 0 |
| Remaining to payback | 3700 |
| Preferred Installment Period (min 3 month , max 24) | 12 |
| Fixed interest +1.5 % per month | 666 |
| Monthly payback installments | 346 |
| Final product price | 4366 |

|  |  |
| --- | --- |
| Installment service provider | |
| Product Price | 3700 |
| guarantee | job letter ,lease - apartment contract, 1st degree family member |
| Down payment 20% | 740 |
| Remaining to payback | 2960 |
| Preferred Installment Period (max 12 month ) | 12 |
| Service Fees (fixed 2.5% per month) | 888 |
| Monthly payback installments | 321 |
| Final product price | 4588 |

|  |  |  |
| --- | --- | --- |
| Average bank service fees | | |
| Product Price | | 3700 |
| guarantee | | كشف حساب بنكي ,سجل تجاري وبطاقة ضريبية,ايصال مرافق,خطاب مفردات مرتب,ضامن ,معدل عبء الدين |
| Average bank credit card rate | | |
| months | Interest Rate | |
| 12 | 0% | |
| 24 | 20% | |
| 36 | 28% | |