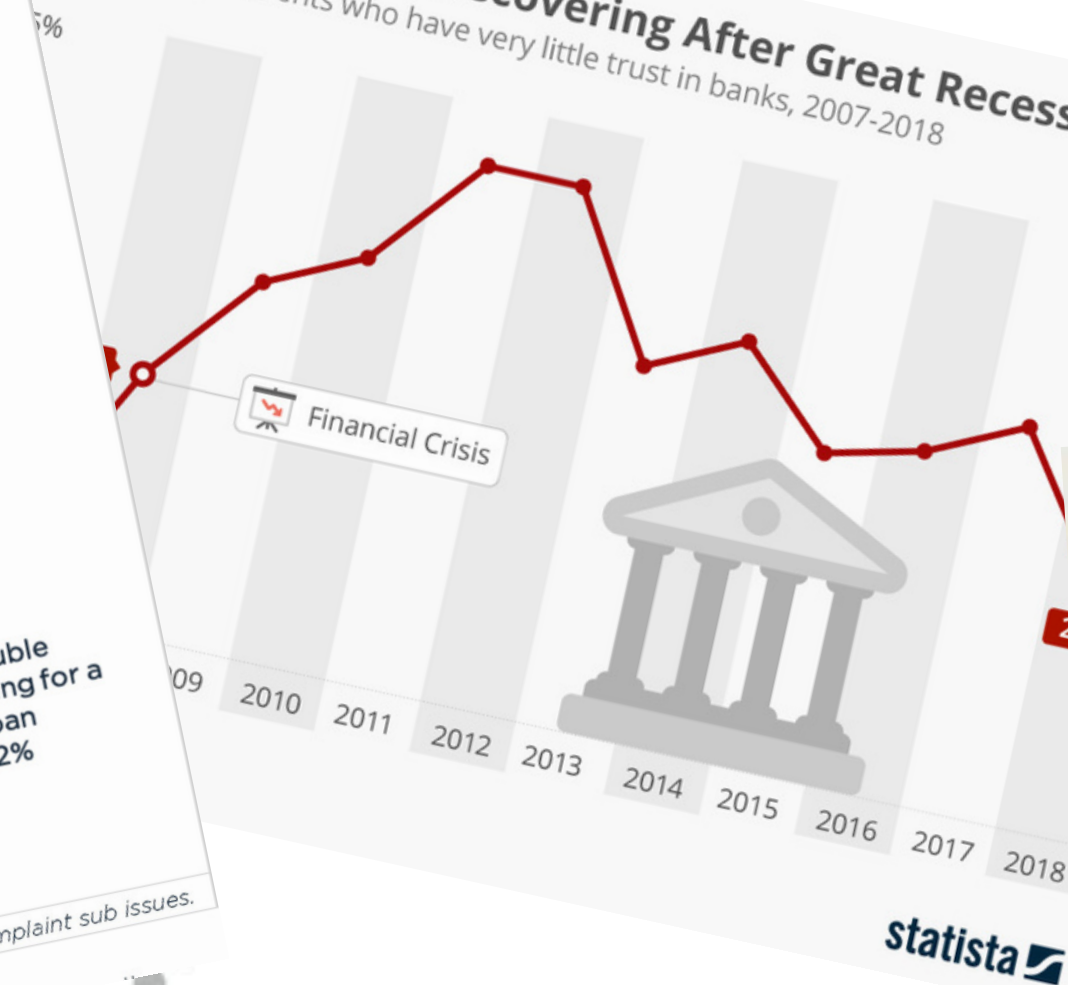


**Trust in Banks Still Recovering After Great Recession**  
Percent of respondents who have very little trust in banks, 2007-2018



**UK Entered Recession In End-2023**  
**Big Worry For UK PM Rishi Sunak**  
**Ahead Of Election**

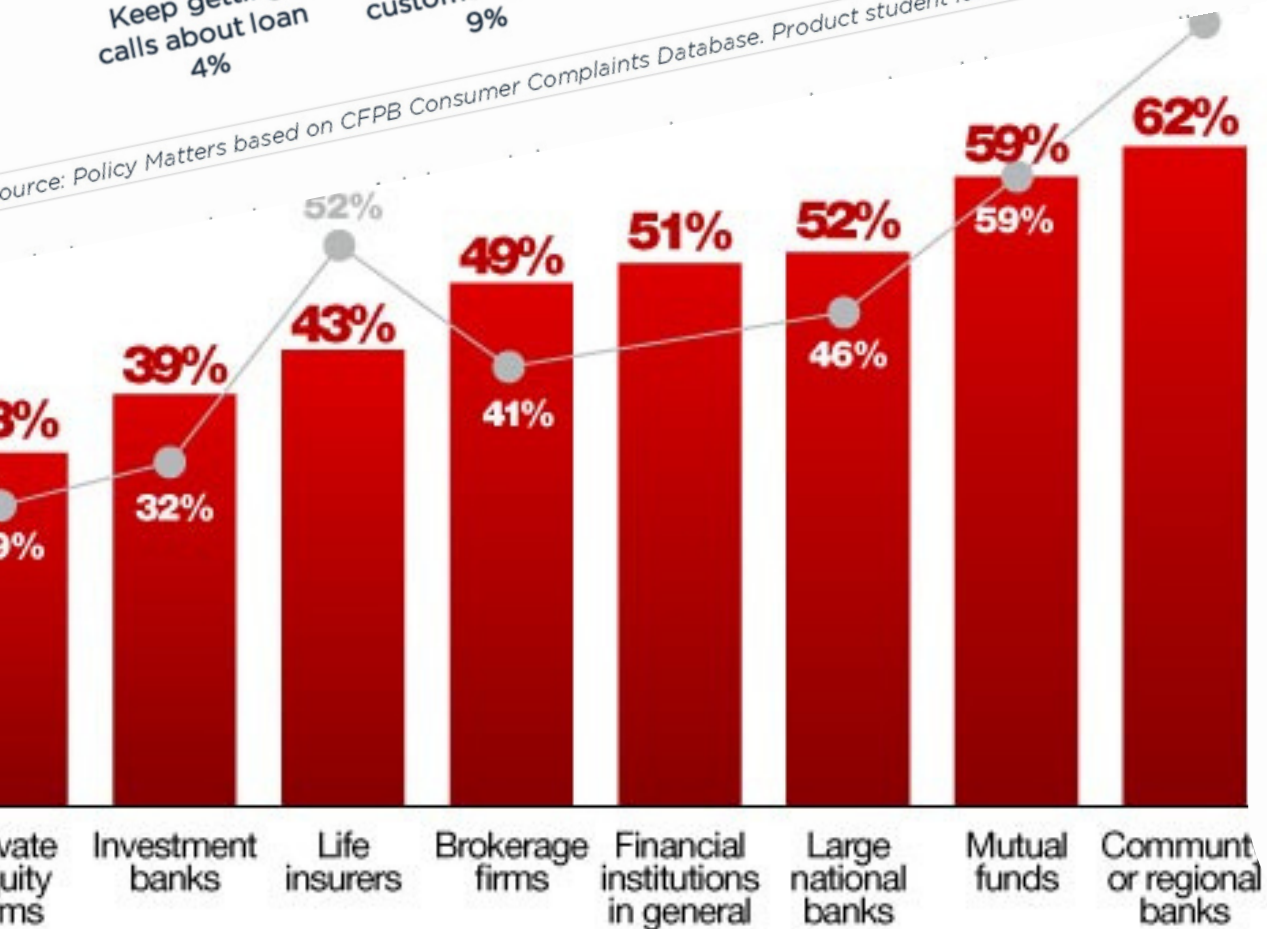
By [Shravani Sinha](#) | Updated: Thursday, February 15, 2024, 12:00 PM

Britain officially entered a negative economic growth in the third quarter of 2023, marking the end of the longest period of growth since the 1980s.

1 in 5 people ages 65 or older reports being a victim of financial fraud or abuse.

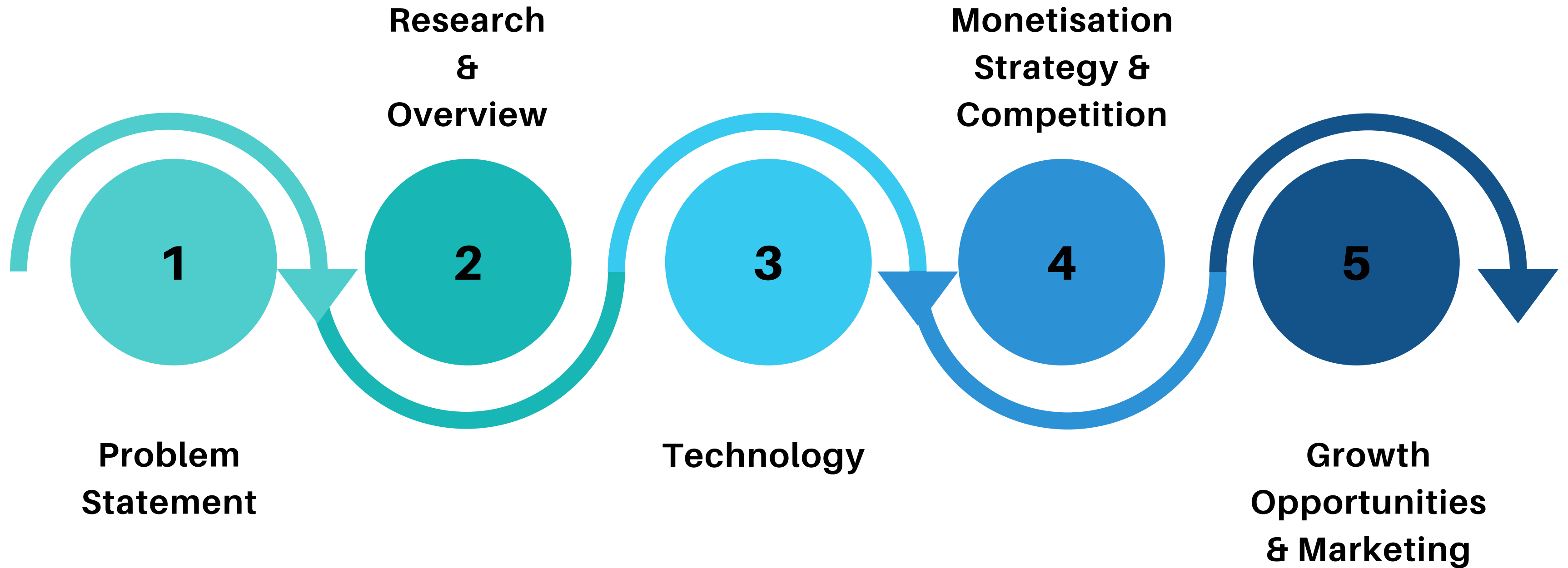


...tive quarters of Kingdom's ...ing it into a ...th to -0.1%.

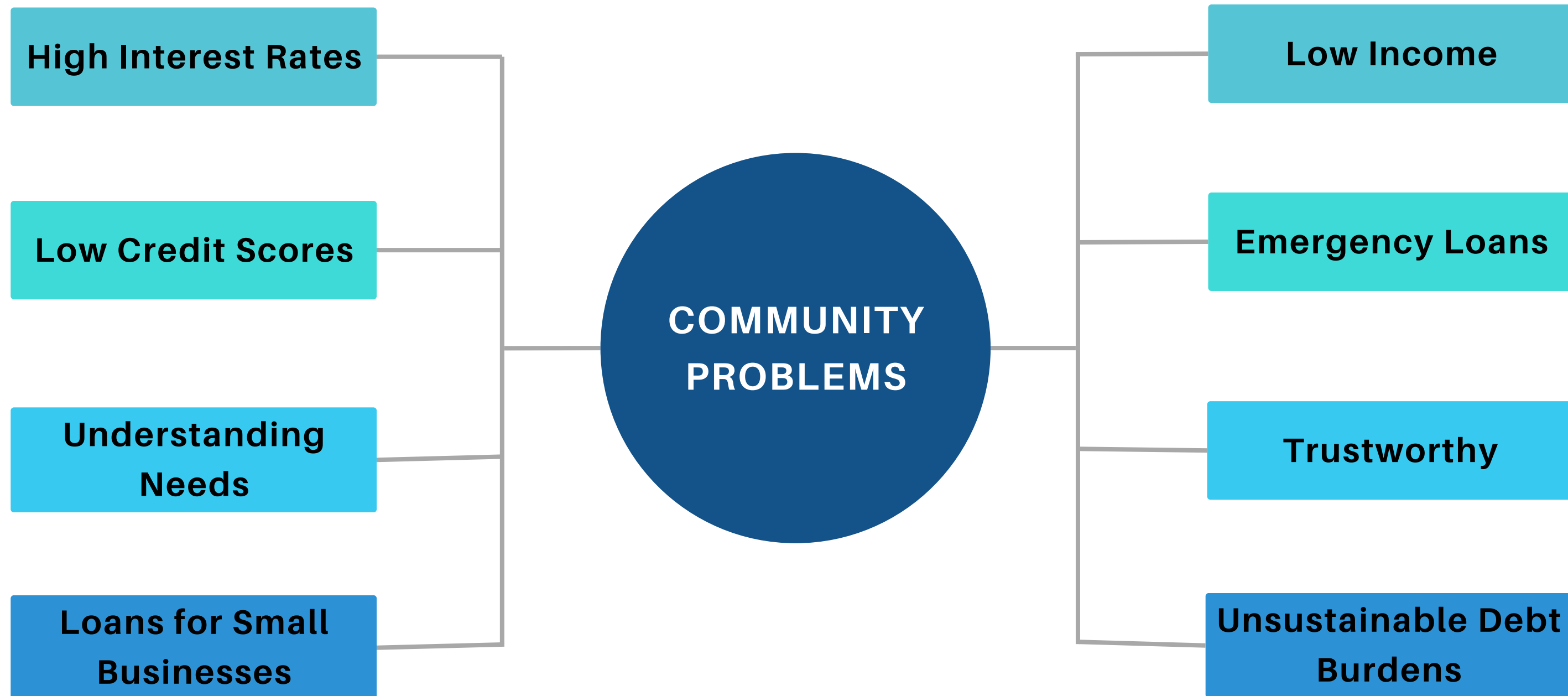


**LendEase:**  
**Community Driven Lending**  
**Platform**

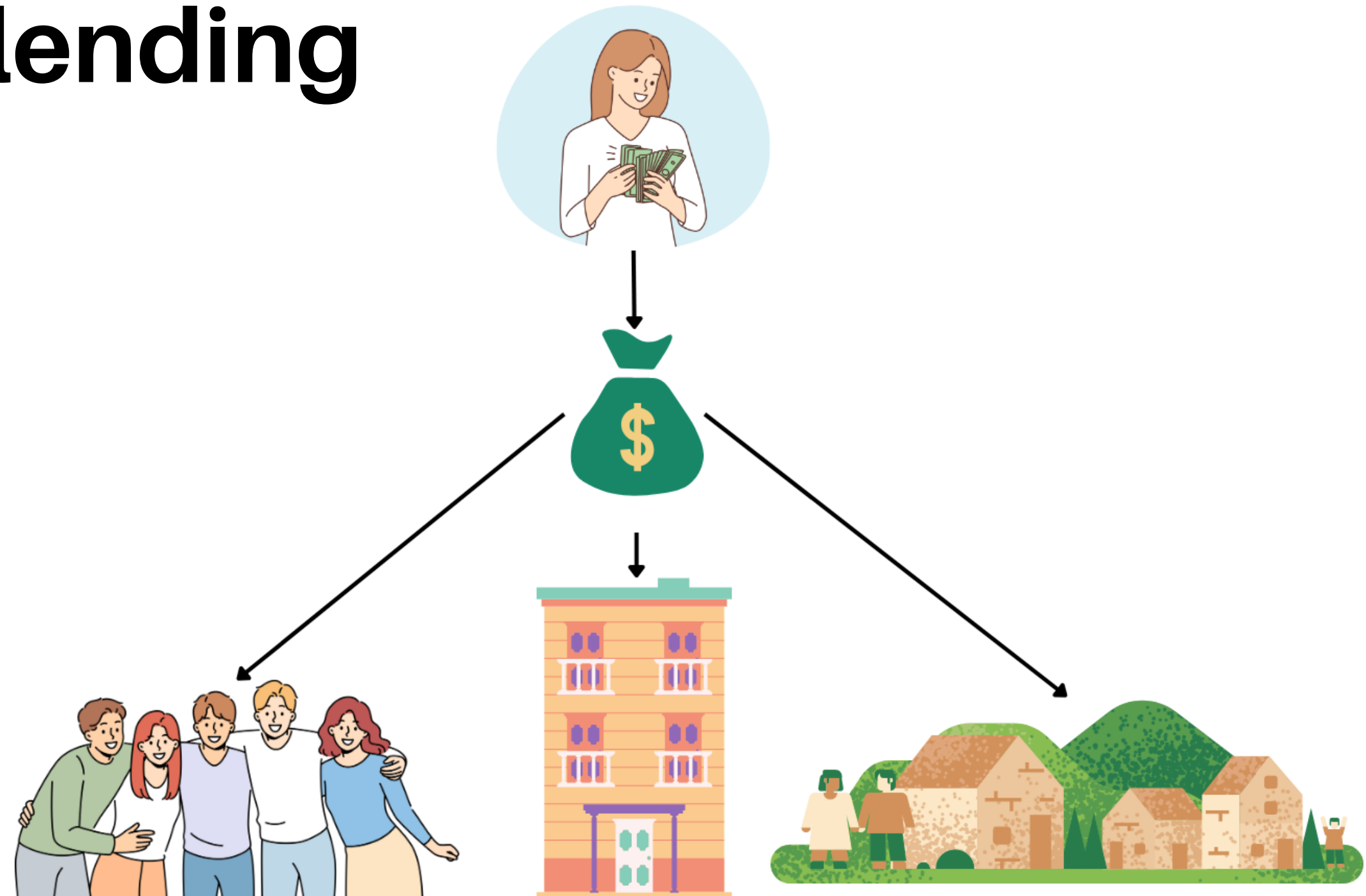
# AGENDA



# NEED FOR COMMUNITY-DRIVEN LENDING PLATFORM



# Say hello to community-driven money lending



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# Creating a better future, together



## **Vision**

Build a more equitable and inclusive financial system by harnessing technology to connect underserved communities with affordable and accessible loan options

## **Mission**

Empower individuals and businesses by providing innovative lending solutions that foster local economic development and financial well-being



## **Target**

Low-income families, micro-entrepreneurs, specific geographic areas and demographics (students, elderly)





# Our Goals

**Financial Model:** Ensuring affordability and reinvestment of profits back into the community

**Impact Measurement:** We track and report key metrics to demonstrate the positive social and economic impact of our application on individuals, businesses, and the community

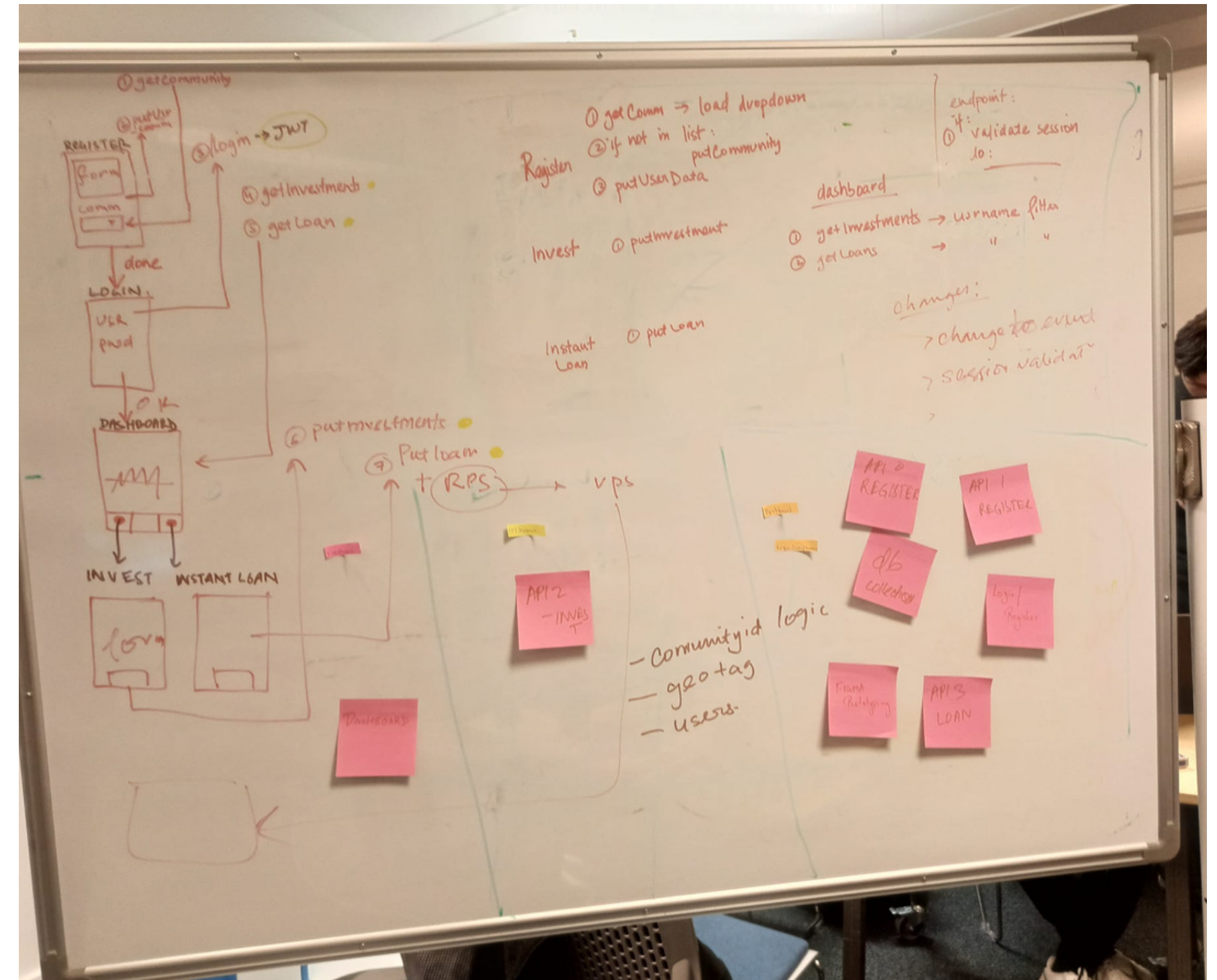
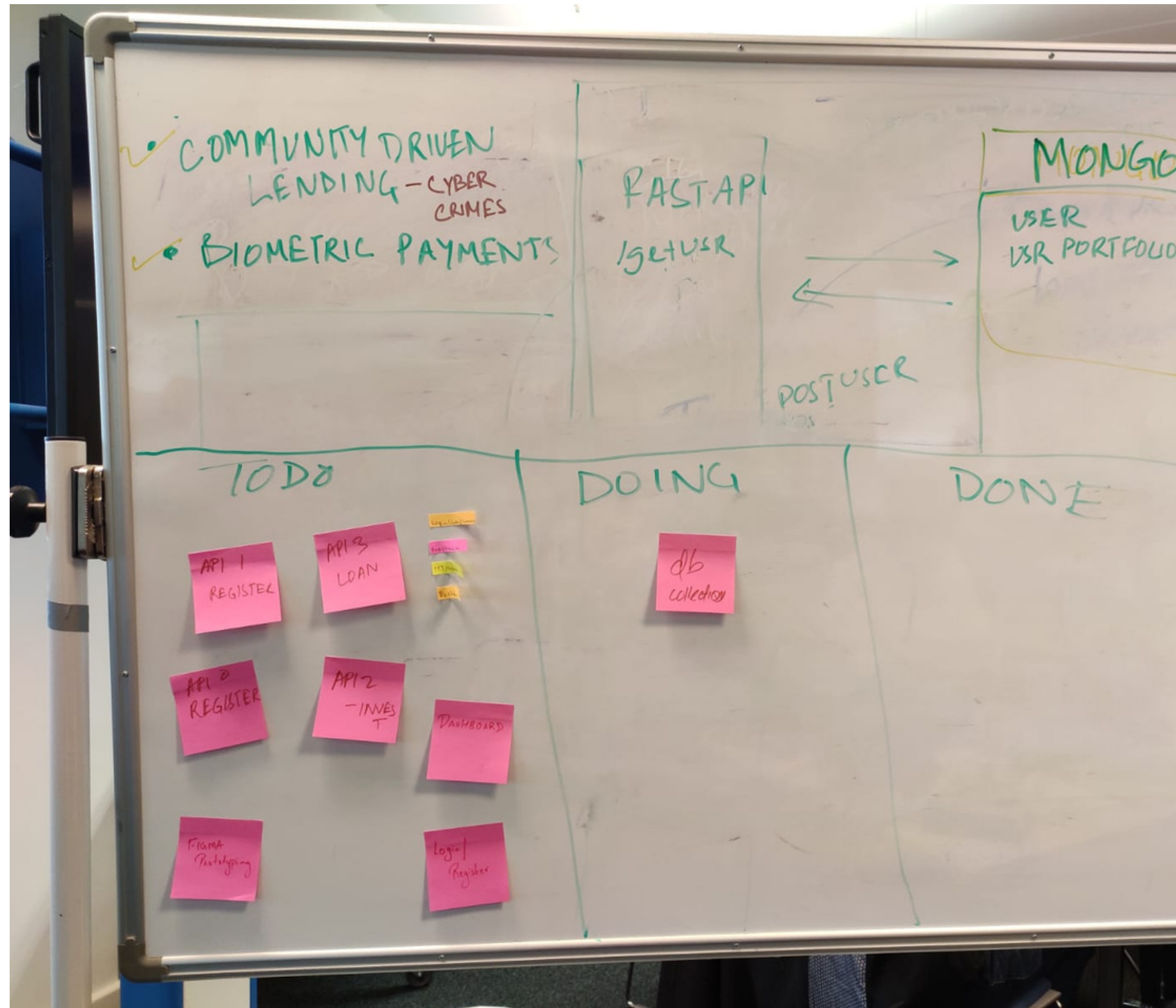
**Scalability:** We are committed to developing a scalable model that can expand to serve larger communities and replicate success in other regions.

A donut chart with an orange border and a white center. The orange segment represents 83% of the total, while the white segment represents the remaining 17%. The text '83%' is written in large orange font across the center of the chart.

83%

Community banks had the highest ranking when it came to customer satisfaction, at **83 percent.**

# KANBAN BOARD





# Business Model Canvas

DATE : 18/02/2024

VERSION : V2

<b>KEY PARTNERS</b>  BIG LENDERS  PARTNERSHIP WITH LARGE SCALE FIRMS	<b>KEY ACTIVITIES</b>  COMMUNAL POOL OF MONEY WHERE MEMBERS CAN BORROW  BIOMETRIC PAYMENTS  INCENTIVES  12% INTERESTS	<b>VALUE PROPOSITIONS</b>  LOW INTEREST RATES  NO COLLATERAL  FLEXIBLE BANKING  SECURE PAYMENTS	<b>CUSTOMER RELATIONSHIP</b>  AWARENESS EVENTS  FREE PERSONAL FINANCE CONSULTATIONS		<b>CUSTOMER SEGMENTS</b>  SMALL MARGINALISED COMMUNITIES  APARTMENTS  STUDENT COMMUNITITES  SOCIETIES AND CLUBS
	<b>KEY RESOURCES</b>  COMMUNITY MONEY POOL  SEED FUND  DATA FROM CUSTOMERS		<b>CHANNEL</b>  SOCIAL MEDIA  TV/NEWS PAPERS  WORD OF MOUTH		
<b>COST STRUCTURE</b>  SUBSCRIPTION BASED  DISCOUNTS FOR ELDERLY/NEW JOINEE/STUDENTS			<b>REVENUE STREAM</b>  SUBSCRIPTION BASED		<b>SOCIETAL BENEFITS</b>  REDUCE PREDATORY LOANS (TRUST BASED)  SAVES TIME IN CASE OF EMERGENCY  IMPROVES COMMUNAL WELLBEING

# BENEFITS FOR LENDERS

LENDERS HAVE THE OPPORTUNITY TO EARN COMPETITIVE INTEREST RATES ON FUNDS LENT OUT, PROVIDING A SOURCE OF PASSIVE INCOME.

BY SUPPORTING FELLOW COMMUNITY MEMBERS IN THEIR FINANCIAL ENDEAVORS, LENDERS CONTRIBUTE TO THE OVERALL WELL-BEING AND STABILITY OF THE COMMUNITY.

BUILDING TRUST AND FOSTERING RELATIONSHIPS WITHIN THE COMMUNITY CAN LEAD TO LONG-TERM FINANCIAL OPPORTUNITIES AND SOCIAL CONNECTIONS.

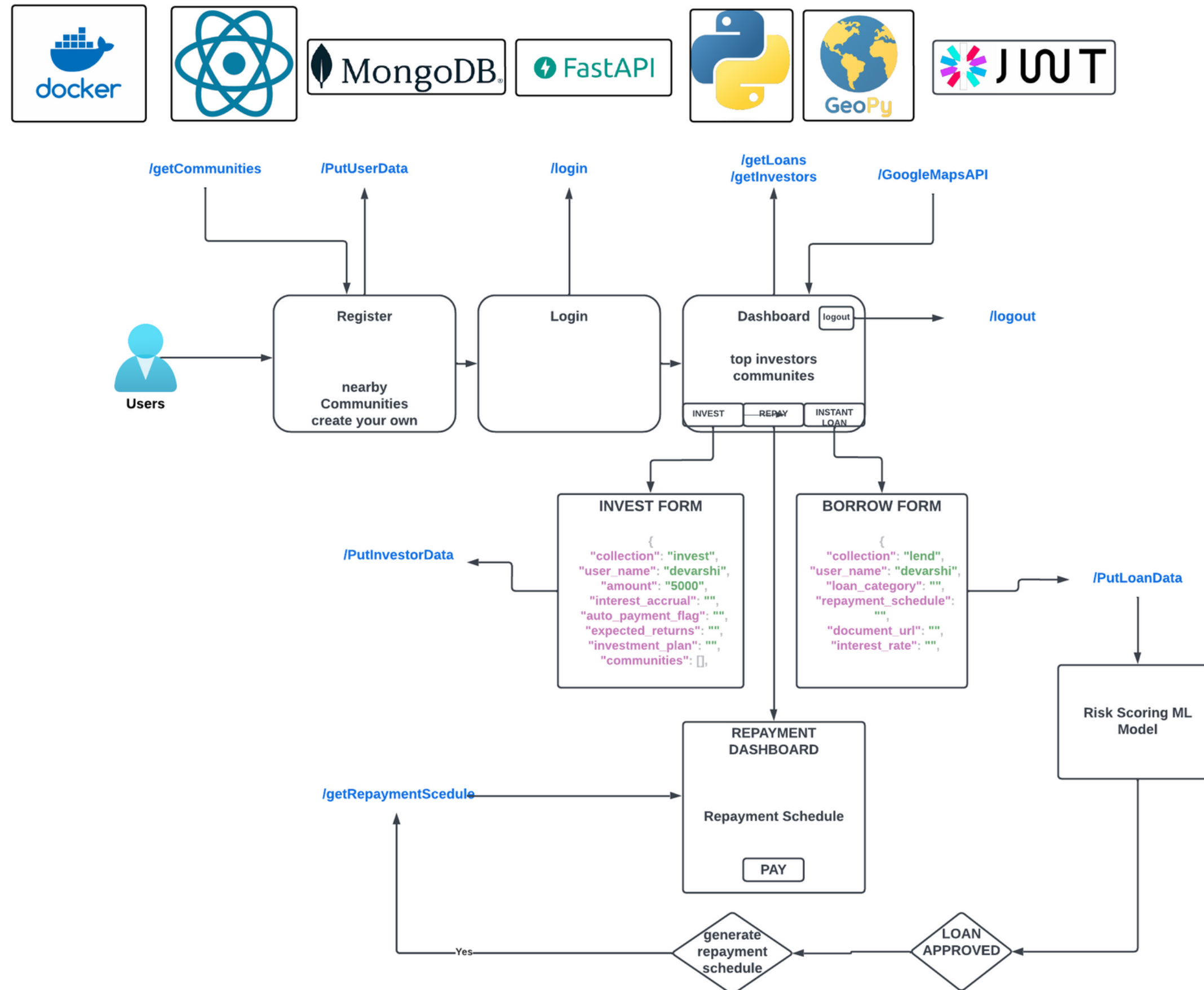
# BENEFITS FOR BORROWERS

BORROWERS GAIN ACCESS TO AFFORDABLE LOANS WITH LOWER INTEREST RATES COMPARED TO TRADITIONAL BANKS, ENABLING THEM TO ACHIEVE THEIR FINANCIAL GOALS MORE EFFECTIVELY.

OUR PLATFORM OFFERS A FASTER LOAN APPROVAL PROCESS WITHOUT STRINGENT COLLATERAL REQUIREMENTS, ENSURING GREATER ACCESSIBILITY FOR BORROWERS.

BORROWERS ALSO BENEFIT FROM FINANCIAL EDUCATION AND MENTORSHIP OPPORTUNITIES WITHIN THE COMMUNITY, EMPOWERING THEM TO MAKE INFORMED FINANCIAL DECISIONS.

# TECHNOLOGY STACK



# PROMOTION



Advertising



Social Media



Direct Marketing

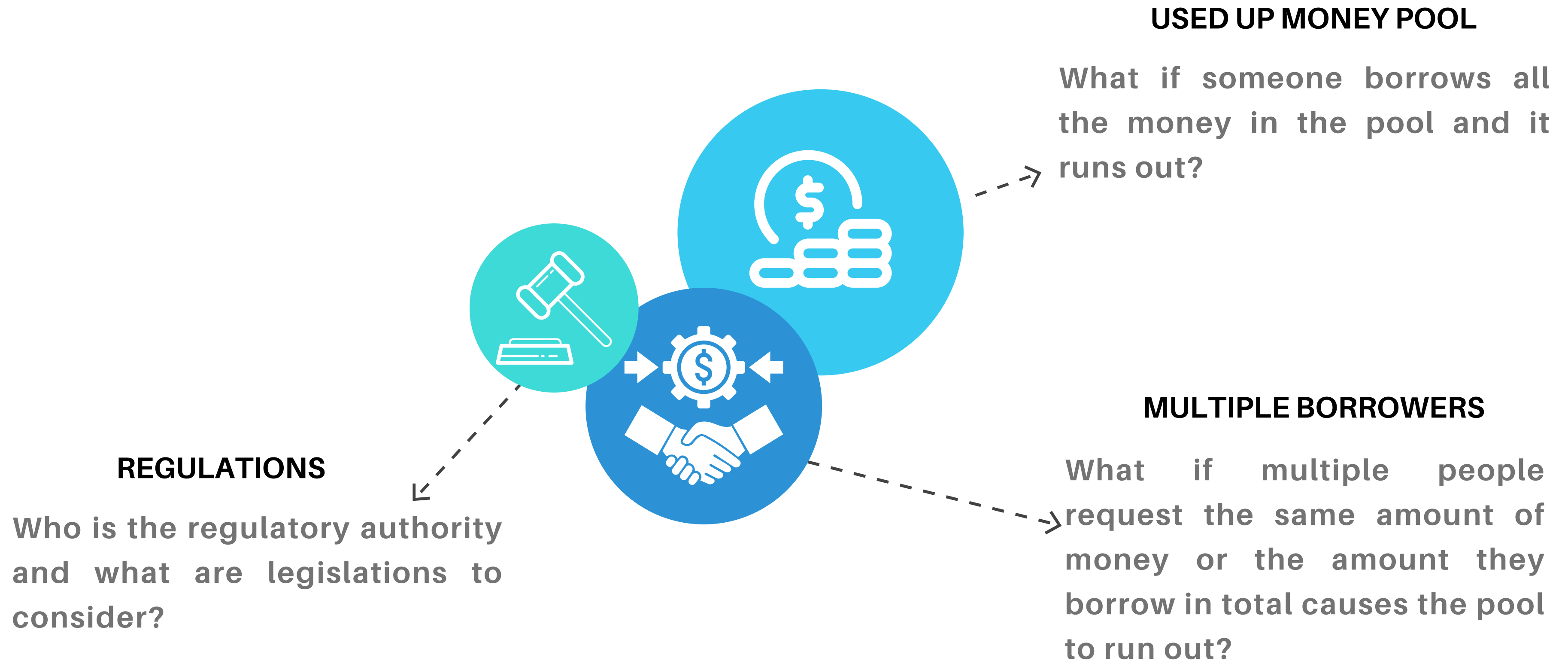


Event Marketing





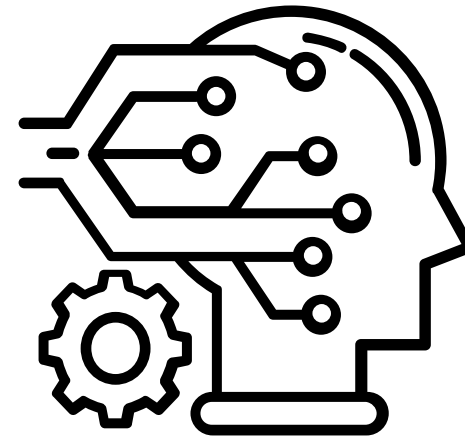
# CHALLENGES



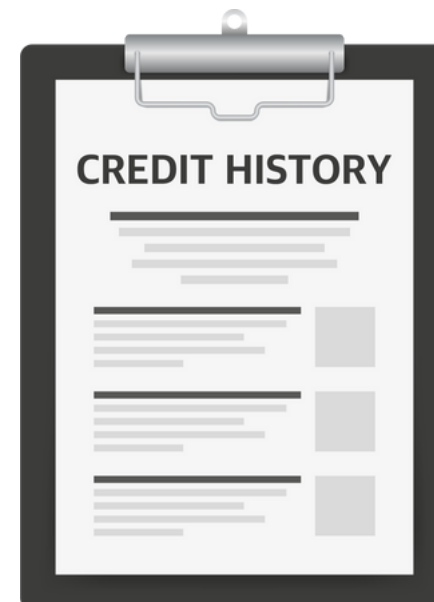
# FUTURE ROADMAP



**Biometric payments:** Biometric information of subscribers in a database connected to bank, which can be used for payments in local shops and trusted senders (without payment card, NFC).



**Lending money through previous history and relationships built using ML:** Emphasize relationship with the bank and the individual based on learning family histories, previous transaction history when making lending decisions.



**Contact with credit scoring organisations and invoice financing:** We could collaborate with credit scoring organisations to validate credit score before lending money and could then look into providing invoice quickly.

**Our Goal - A Blend of  
Community-driven Lending,  
Secure Payments and Banking!**



# REFERENCES

[FOUR ADVANTAGES OF BANKING WITH A COMMUNITY BANK | MID PENN BANK](#)

[STUDENT BORROWERS: PREY FOR PREDATORY LOAN SERVICERS \(POLICYMATTERSOHIO.ORG\)](#)

[INFOGRAPHIC: THE HIGH COST OF ELDER FINANCIAL ABUSE - ELDER PROTECTION CENTER](#)

[THE FUTURE OF COMMUNITY BANKS IN A GLOBAL ECONOMY | FINTECH MAGAZINE](#)

[TRUST IN LENDING \(NBER.ORG\)](#)

[WHY LENDING THROUGH COMMUNITY-BASED ORGANISATIONS MAKES SENSE \(THECONVERSATION.COM\)](#)

[CHART: TRUST IN BANKS STILL RECOVERING AFTER GREAT RECESSION | STATISTA](#)

[HOW YOU CAN REVERSE THE LOSS OF TRUST IN FINANCIAL INSTITUTIONS \(THEFINANCIALBRAND.COM\)](#)