

As at September 2024



Partnering to support growth ready impact enterprises

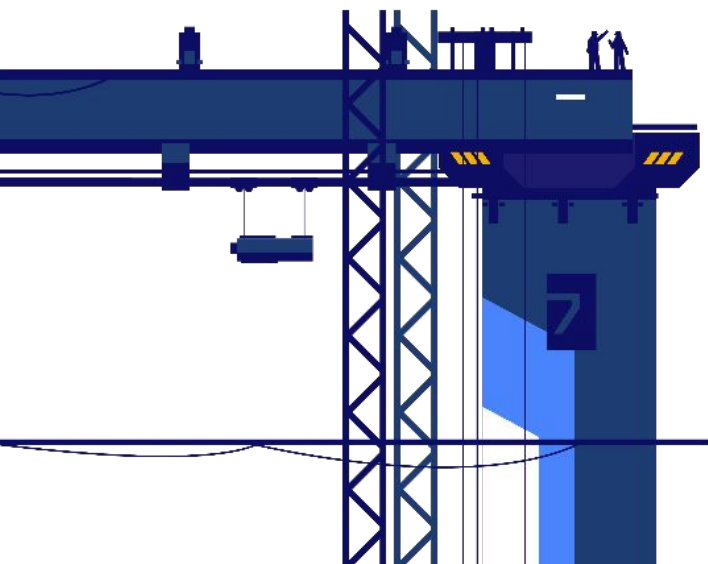
Briefing Deck for Syndicate Leads (Impact Intermediaries)

Impact Potential Of So Many Impact Enterprises is Trapped



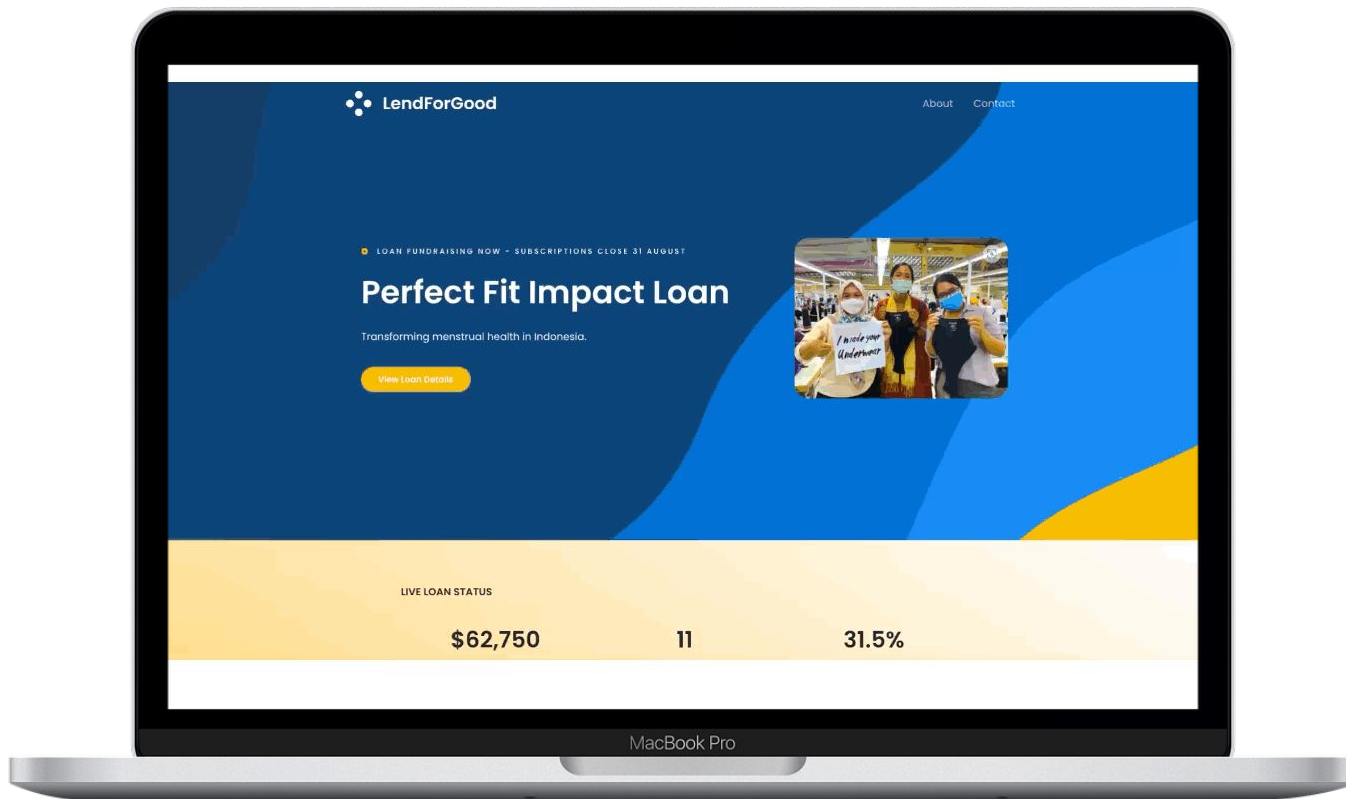
Great Impact Enterprises with
Real Solutions

Impact Investment Funds with
\$Ts to invest



This gap is a
global
phenomenon
called the
“Missing Middle”

Introducing LendForGood



We Partner with Syndicate Leads Like You to Bridge The Missing Middle & Support Impact Founders

Crowdfunding
Friends and Family

START UP

Loans

A universal instrument; shorter liquidity cycles; flexible use

Crowd

Largest untapped source of impact capital; citizen to citizen support

DeFi

Decentralised finance

Banks
Crowd Equity
Impact Equity Investors

MATURE

We Are An Impact Loan Syndication Platform

Borrowers

Global impact enterprises ready to scale



Syndicate Leads

e.g. entrepreneur support organisations, incubators, accelerators, early stage investor networks



Lenders

Wholesale and retail participants



Impact loan terms are agreed by Syndicate Leads & borrowers



Our platform connects Leads & Borrowers with a global community of lenders

We Create A Unique Tri-Party Marketplace ...



BORROWERS

Impact enterprises anywhere around the globe with a proven value proposition looking to grow

Loans are bespoke, borrower-led, co-designed with their intermediary to meet their unique context



SYNDICATE LEADS

**Intermediaries act as
Syndicate leads for all loans**

Intermediaries are orgs already working with, supporting and doing due diligence on impact enterprises, often with specialist skills and focus areas, e.g. climate, gender



LENDERS

Wholesale and retail participants

Foundations, institutions, family offices, investment firms, & enterprises backing courageous impact founders alongside passionate individuals

How LendForGood Impact Loan Syndication Works



EVERYONE WINS

- Borrowers get their growth & impact funded.
- Syndicate leads help their clients grow.
- Lenders get impact-led returns.
- The world wins by scaling impact solutions & making progress on the SDGs.



Together We Can Solve The Missing Middle

Our partnership model overcomes the key barriers creating the missing middle by...

1

Accelerating & improving investment readiness

- Improved borrower capital literacy & readiness
- Debt requires less due diligence than equity investment

2

Accelerating due diligence, approval, & fundraising

- Deal terms are risk-adjusted and market-appropriate
- Lead investors & crowd validate project and increase trust
- Borrower & syndicate leads reach critical mass of investors on one platform

3

Providing long-term de-risking

- Intermediaries provide ongoing relationship & support & co-design appropriate & friendlier loan terms with borrower
- Syndication lowers risk threshold

4

Sharing infrastructure, due diligence and investor communities

- By collaborating on one platform we better leverage our assets & capabilities

Collaboration, Cooperation, Solidarity



Only approved syndicate leads are able to list loans on the platform

This gives lenders a unique combination of Choice + Confidence

It gives syndicate leads like you a unique opportunity to demonstrate leadership, grow an investor community and help the enterprises you care about succeed.

Current Syndicate Lead Partner Examples

Incubators

**SOCIAL
IMPACT
HUB**


white box
ENTERPRISES

Investors

sefa

 **impactseed**

LEBAS UNITE CAPITAL

Enablers

R&D HUB impact

 **NORTHWHILE
ENTURES**

BLUE TONGUE
COOPERATIVE

 **RENEWABLES
IN AFRICA**

Benefits of Using LendForGood



01

Efficiency

- Takes care of all loan agreements
- Takes care of all capital movements between lenders & borrowers
- Notifies you if something is going wrong
- Enables you to focus on your core business

02

Transparency & Trust

- Requires proof of identity, so all actors can be trusted
- Real time visibility on EOLs from lenders
- Access to history of all loans, inc borrowers, lenders, amounts, contracts
- Builds your brand in real time

03

Access to Capital

- Ongoing promotion & outreach to expand lending network - plus plans to partner with wholesale funds and Foundations
- Regular showcase events with lenders to connect with borrowers & intermediaries
- Onboard your own lender network & connect with our existing enthusiastic lender community

Connect with Enthusiastic Lenders



Matt Perfect, Principal, Impact Spender:

"I am a lender on both Ratesetter for interest and Kiva for impact and I have often wondered why I can't do both on one platform. Now I can."



Naomi Nicholas, Head of Community Engagement at Cool Australia:

"I still can't believe I'm an impact investor! You've made a dream of mine come true. Thank you very much for enabling me to create change and improve the lives of many from my modest savings. It means the world to me."



Anne Gripper, President, June Canavan Foundation:

"LendForGood fills a gap for organisations like the June Canavan Foundation which has found it hard to find impact investment opportunities that are mission-aligned and appropriate for our size."

Model & Pricing

Syndicate leads are our customers.

Syndicate leads pay membership (access), listing and success fees. On average the platform earns 2.5% of funds transacted.

Syndicate leads benefit from the increased efficiency of deal-making, the increased success of client or investee enterprises, and increased profile, leverage and deal flow.

Pricing

MONTHLY

- Access fee
 - Covers all your access costs to the platform including KYC/AML processing
 - Covers costs of onboarding all your borrower clients and their KYC/AML processing
 - Casual access is free (with higher listing fees)

PER LOAN

- Listing fee per deal
- Fee paid on successful funding of a loan deal (% of loan amount)
 - Platform costs decline over the year as more funds are raised

Pricing Table

(All figures AUD)



Volume of use per year	Monthly Access Fee	Listing Fee per loan up to \$50k	Listing Fee per loan over \$50k	Success Fee on first \$250k per CY	Success Fee on \$250k to \$1M per CY	Success Fee on > \$1M per CY	Fee for any changes to loans*
Casual (best suited to sporadic use, < 3 or 4 deals p.a)	\$0	\$500	\$1000	2%	1.5%	1%	1% of principal outstanding (min \$500)
Mid (best suited to sustained use, 4-10 deals p.a.)	\$120	\$400	\$750				
Large (best suited when doing a deal per month or similar)	\$240	\$250	\$500				

* includes any modifications to loan schedules for restructuring, deferrals, etc as well as rollovers where there is no new capital raised via the platform

Pricing Examples

(All figures AUD)



Example 1: 3 loans, \$40k
per loan, 1 year

\$0 access
\$1500 listing fees
\$2400 success
fees

\$3900 for the year

Example 2: 6 loans, \$100k
per loan, 1 year

\$720 access
\$2250 listing fees
\$10250 success
fees

\$13220 for the year

Example 3: 15 loans, \$75k
per loan, 1 year

\$2880 access
\$7500 listing fees
\$17500 success
fees

\$27880 for the year

Success fee percentages reset at the start of each new calendar year

Depending on your business model, it will make sense to pay monthly access fees to reduce listing fees at a certain volume of loan activity

Next Steps To Become a Syndicate Lead



Decide to Join

Talk to your stakeholders, ask more questions of LFG, come to a decision to join LendForGood

Officially Sign Up

Review & sign your Services Agreement

Complete the platform onboarding process, which includes all KYC/AML requirements

We will need your logo to put on our website and include in social media announcements + to put in comms to potential borrowers

Onboard to the Platform

Pay any relevant fees

Watch demo videos

Access our dedicated resources page with all the info you need to use LFG

Prepare for Launch

Get clients ready with their loan information, and their agreements with you

Get your lender network ready to engage - sign up; possibly organise a specific briefing for them in collab with LFG

Complete Your 1st Loan

Use the platform to add all the details of your first loan

We'll invite your borrower to onboard to prove their identities

Get your borrower to sign the loan agreement

Once lenders hit your target, the loan is executed

Join Us

We are here to help you scale your vital work with impact enterprises.

Together can we unlock their potential and enable them to deliver more positive impact in their communities so that we all benefit.



Get in Touch

Tom Dawkins

Co-Founder & Chief Impact Officer

Email: tom@lendforgood.com.au

Mobile, WhatsApp: +61488099859