



Democratising Impact Investment

March 2024

lendforgood.com.au

Sustainable Development Goals



We must mobilise
& engage as many
people as possible to
achieve these goals

 LendForGood



SUSTAINABLE
DEVELOPMENT **GOALS**
17 GOALS TO TRANSFORM OUR WORLD

Impact Potential is Trapped

↑ Impact enterprises
with real solutions

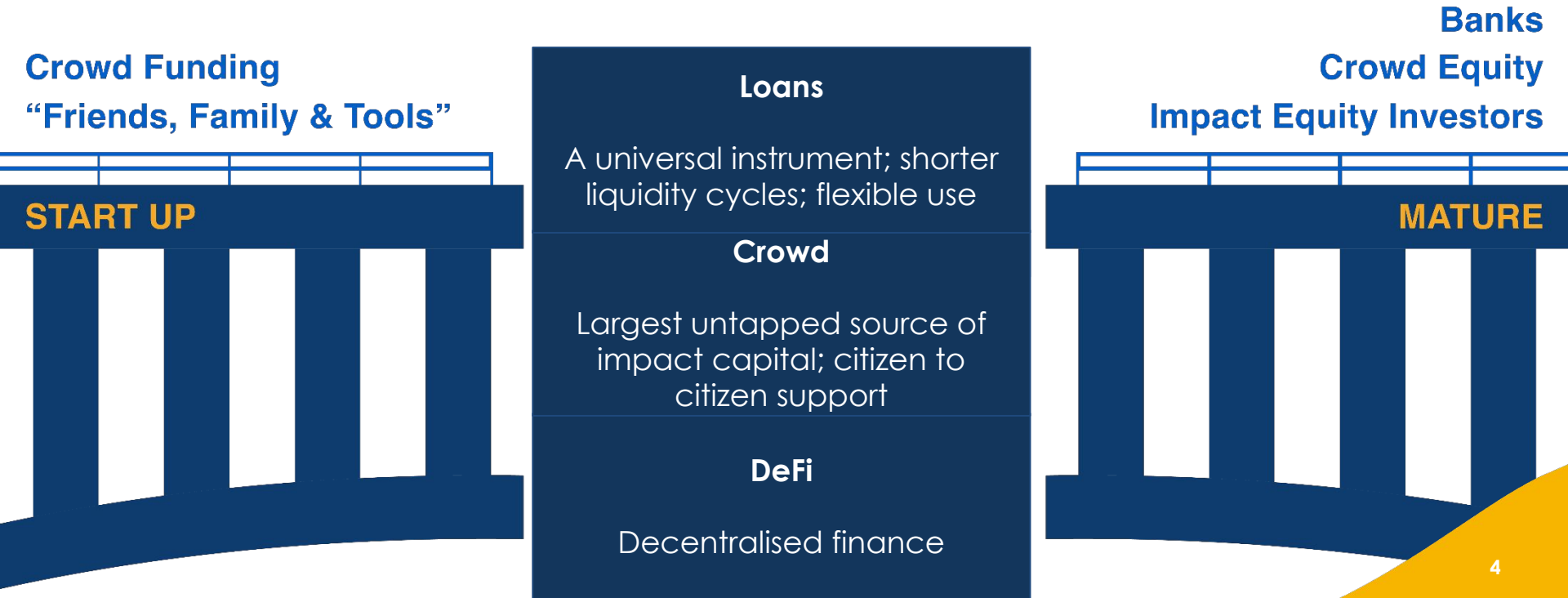


This gap is a
global
phenomenon
called 'The
Missing
Middle'

↑ Impact investment
funds with \$Bs to
invest



Bridging The Missing Middle to Support Courageous Impact Founders



A Unique Tri-Party Marketplace ...



Borrowers

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



Intermediaries

All impact loans are
unique & intermediary led



Lenders

Wholesale and retail
participants

...To Address Why the Missing Middle Persists

1

Deal Transaction/Due Diligence Costs

- Intermediary due diligence & ongoing monitoring
- Crowd dynamics & platform data as trust signals
- Borrower & intermediary reach hundreds of lenders through one channel

2

Risk Perception

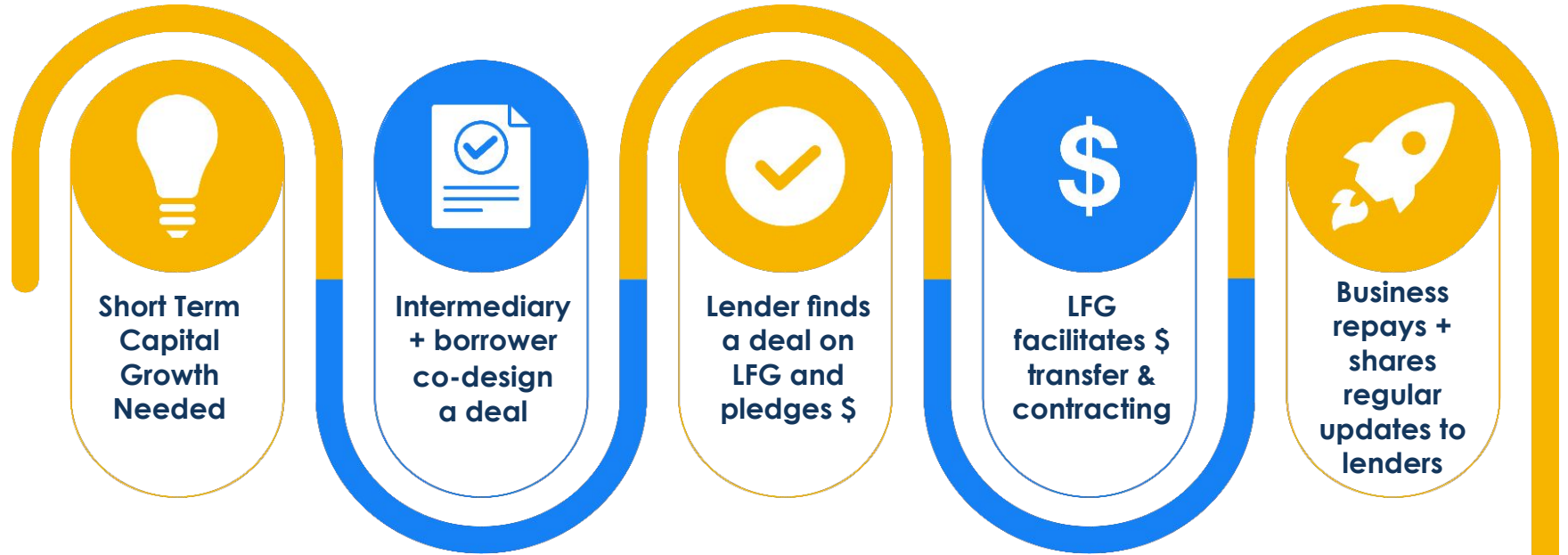
- Intermediary recommendation & ongoing relationship/support
- Borrower co-creates appropriate & friendlier loan terms
- Syndication lowers risk threshold

3

Investment Readiness

- Intermediary supports borrower capital literacy & readiness
- Debt < readiness requirement vs equity

How LendForGood Works



- Everybody Wins**
- Borrowers get their growth & impact funded
 - Intermediaries help their clients grow
 - Lenders get impact-led returns
 - The world wins by scaling impact solutions

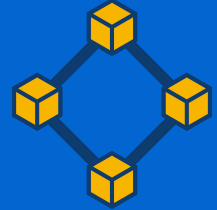
Our DeFi Approach to Building Scale

Adoption of DeFi and Web3 protocols & tech

Build Fintech partnerships to deploy an efficient, elegant next generation digital platform for crowd impact lending that utilises:

- digital wallets
- smart contracts
- cross border payment systems
- tokenisation

With these tools, LendForGood plans to offer new product & create revenue opportunities, including greater liquidity for lenders and programmable wallets, as well as open up new lender markets (i.e. those with crypto assets to invest)



A Multi-Trillion Dollar Problem Making SDGs Unachievable

**SME
Financing Gap**
\$8 trillion p.a.*

**SDG
Funding Gap**
\$6.5 trillion p.a.*

**Global Crowd
Sourced Impact
Debt****

\$10-15 billion
p.a.*

LFG
\$1 billion
p.a.

A Robust Scalable Business Model

Initially loan listing and success fees + impact partnerships drive revenues for every \$1 lent via the platform - add new services and products each FY to increase revenues

Generating profits FY27

FY	Annual Loan Volume	Revenue per Lending \$1	Annual Revenue	Key Business Changes
FY24	\$2,400,000	\$0.05	\$120,000	Digital Lending Platform + Global Launch
FY25	\$9,000,000	\$0.06	\$540,000	Launch Direct Borrowing + Impact Partners
FY26	\$35,000,000	\$0.07	\$2,450,000	Web3 Platforms + Referral/Affiliate Fees + Premium Listing Options
FY27	\$57,000,000	\$0.08	\$4,560,000	Premium Lender Options (e.g. programmable wallets)
FY28	\$100,000,000	\$0.10	\$10,000,000	Secondary Markets
FY29	\$1,000,000,000	\$0.10	\$100,000,000	To be determined

*figures are illustrative only; full financial modelling available during Due Diligence phase

Founding Partners

Highly Experienced. Globally Connected & Respected. Committed to Solving The Problem. Demonstrated Capability & Track Record.



Crowd lending pioneers in Australia

Boutique impact intermediary with established investor network & growing portfolio of impact enterprises

Mobilised AUD3.1m for 21 impact enterprises

Outstanding deal management (tracking at 98% repayments)

7 years old



Global crowdfunding & social innovation leaders

Outstanding platform management

Mobilised USD13.3m for 1,291 projects

Hosted 25 accelerators

Trained 400 impact founders

12 years old

Founding Team



Cameron Neil

Red Hat Impact

Serial impact entrepreneur, manager & advisor; ex-Fairtrade

**LendForGood
CEO**



Renata van Diest

Start Some Good

Ex-Microsoft engineer with decades of technology experience

**LendForGood
CTO leading tech development & platform operations**



Tom Dawkins

Start Some Good

Global social innovation leader & social entrepreneur; ex-Ashoka

**LendForGood
fundraising, marketing, & relationships**



Lina Wynn

Red Hat Impact

15 years in senior Asia-Pacific Financial Services roles + GM roles in major IT firm

**LendForGood
operations & strategy**



Greg Peel

Independent

35 years banking & finance experience, including founding Community Sector Banking (\$2b business)

**LendForGood
strategy & partnerships**



Paul Howorth

Red Hat Impact

Lawyer plus First Nations focused loan finance program design and operations experience

**LendForGood
Counsel & operations**

Our Journey So Far

Dec '17
to Jun '21

Won Eidos Social Procurement Challenge, \$25k from English Family Fndn Dec '17

Raised \$300k via Convertible Notes to launch in Jun '21

Engaged Consensys to build MVP lending platform

Dec '21

Opened Early Access program
Intermediary led loans only
Red Hat Impact as first customer

Jan to
Nov '22

Executing Early Access as semi-automated process
\$50k grant from The Snow Foundation
Fired Consensys

Dec '22

First \$1m of lending capital deployed



Impact Market Builder of the Year LendForGood



Feb '24

29 impact loans
\$2.1m capital deployed
\$880k repaid (7 loans complete)
105 lenders
15 intermediaries
\$152k of revenue
MVP digital lending platform launching in June 2024



Our Offer

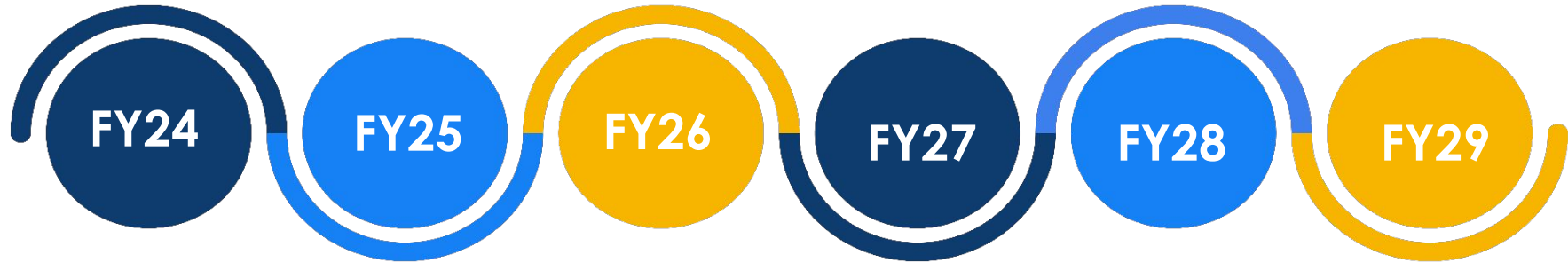
\$2m for 25%

[\$150k to \$1m preferred; target close 15 June 2024]

\$2m gets us from \$1m per annum of impact loans to \$100m per annum + profitability in FY27

Raise again in FY28 to fund growth from \$100m to \$1b per year of impact lending

Use of Funds & Roadmap



FY24 Global Launch

\$150k bridging round + close full round

Launch digital lending platform, rebrand to .io, continue to invest in more features

Sign first impact partner + global market development investment

FY25 Prepare for Web3

Open up direct borrower lending on existing platform

Invest with Web3 partner in next gen platform

2 more impact partners

Hire COO, add marketing & customer support to the team

FY26 Web3 Launch

Launch next gen Web3 platform

Premium listing options for intermediaries & borrowers

4 impact partners

Expand marketing & customer support team

FY27 \$50m impact loans

Launch premium lender service (e.g. programmable digital wallets)

4 more impact partners

FY28 \$100m impact loans

Launch secondary markets for lenders

Next equity raise to fuel next phase of growth

FY29 \$1b impact loans

Deploy new raise funds to massively expand loan volumes

Use of Funds

Team	37.50%
Platform & Tech	25.00%
Marketing & User Acquisition	25.00%
Operations	12.50%

Join Us

The future doesn't
belong to the
fainthearted;
it belongs to
the brave

Next Steps

1:1

Book a 1:1 with us after this session to ask questions, learn more, and discuss your interest, etc

Data Room & Due Diligence

Access our data room where you can review in detail the IM, all our company information, financial projections, etc. and ask further questions, book further meetings with us

Term Sheets & Investment

Discuss terms for your investment and timelines

Get in Touch



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