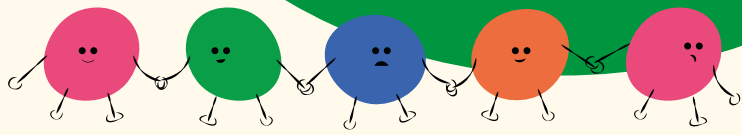




INTEREST-FREE COMMUNITY LENDING



Under-resourced families may resort to high-interest loans from licensed and unlicensed lenders for critical needs like rent, education, and medical fees.

WHY JOIN?

This initiative provides urgent, short-term loans without interest or collateral, **breaking the cycle of debt and offering a safer financial option.**

FORMING COMMUNITY LENDING

A) Initial Conversation

Roving Labs will facilitate initial discussions with interested local residents and partners to explore the establishment of a Community Fund.

B) Model Exploration

Share various lending models, such as group and individual lending, and assist the community in co-designing the process to decide on fund features like eligibility criteria and loan usage.

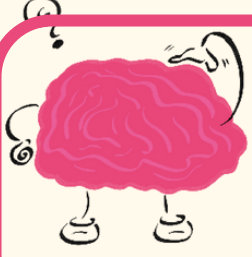
C) Community Decision-Making

Support the community in making informed decisions about loan monitoring and repayment enforcement mechanisms.

D) Partnership Development

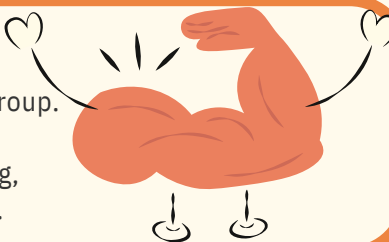
Help connect with Social Service Agencies that may support this initiative, enhancing the fund's reach and impact.

WHO'S INVOLVED IN COMMUNITY LENDING?



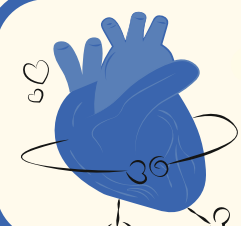
Facilitator

- Facilitators are the head of the group.
- Manage the lending process.
- Ensure all transactions are handled with integrity.
- Ensure the fund serves its purpose effectively within the community.



Participants

- Participants are the muscles of the group.
- Contribute to the fund.
- Participate in critical decision-making, maintaining a robust support system.



Recipients

- Recipients are the heart of the group.
- Use loans to meet urgent financial needs.
- Commit to repaying them, sustaining the fund and supporting future borrowers.

Join our Information Session!

