Lending Circles
In-person money pools are used by 2.5 - 3 billion people.

Referred to by over 200* different names.

Worldwide

In-person money pools are used by 61% of low-income, blue collar and white collar minorities, or about 40 - 60 million people. Roughly equal to the population of CA & FL combined.

Individuals participate in 1 - 4 money pools per year

$40 - $120 billion U.S. market size

*Source: The Global Development Research Center
Traditional Deficiencies

Unable to help individuals build credit.

Time consuming and inefficient.

Lacking a formal system.

Unsafe.
Online Marketplace

### Find a Money Pool

Each money pool is created by members of the community. The group moderator has the power to change the start date, or boot a user with a bad rating, before the start of each pool.

<table>
<thead>
<tr>
<th>Available to Join</th>
<th>PAYOUT</th>
<th>OPEN POSITIONS</th>
<th>AVERAGE RATING</th>
<th>STARTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Pool #548</td>
<td>$500.00</td>
<td>9</td>
<td>7.64</td>
<td>01/19/15</td>
</tr>
<tr>
<td>AnoNuevo</td>
<td>$500.00</td>
<td>10</td>
<td>9.22</td>
<td>01/19/15</td>
</tr>
<tr>
<td>Community Pool #564</td>
<td>$500.00</td>
<td>4</td>
<td>6.51</td>
<td>01/23/15</td>
</tr>
<tr>
<td>Medina V</td>
<td>$1,000.00</td>
<td>3</td>
<td>7.34</td>
<td>01/12/15</td>
</tr>
<tr>
<td>The Quevedo Family</td>
<td>$1,000.00</td>
<td>1</td>
<td>6.09</td>
<td>01/23/15</td>
</tr>
<tr>
<td>Savings</td>
<td>$1,000.00</td>
<td>10</td>
<td>6.00</td>
<td>01/23/15</td>
</tr>
</tbody>
</table>
Pool #430

Community Pool #430

Openings: 0 / Avg Group Rating: 7.64

Frequency: Every Two Weeks
Payout: $1,000.00
Starts: Oct 14, 2014
Payments: 10 x $100.00 + fee
Group Admin: Elizabeth Ortiz

Join Pool
Invite Friends

Receives $1000 on January 20th.
Payment History

Community Pool #513

Openings: 0 / Avg Group Rating: 7.08

Frequency: Every Two Weeks
Payout: $500.00
Starts: Nov 28, 2014
Payments: 10 x $50.00 + fees

Group Admin: Julio A Villalona

Join Pool

Invitation Friends

Rebecca Goc
Forest Park, Illinois

Trust Rating

- On Time Payments: 13
- Late Payments: 0
- Defaulted Payments: 0

Send a Message

Have questions? Chat with us!
## Payment History

<table>
<thead>
<tr>
<th>Transaction Date</th>
<th>Pool ID</th>
<th>Payment Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/06/2015</td>
<td>#518</td>
<td>-$100.00</td>
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</tr>
<tr>
<td>01/05/2015</td>
<td>#500</td>
<td>-$50.00</td>
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<tr>
<td>12/24/2014</td>
<td>#345</td>
<td>$1,000.00</td>
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<tr>
<td>12/23/2014</td>
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<tr>
<td>12/22/2014</td>
<td>#500</td>
<td>$500.00</td>
<td></td>
</tr>
<tr>
<td>12/09/2014</td>
<td>#518</td>
<td>-$100.00</td>
<td></td>
</tr>
</tbody>
</table>
Lender Partners

Completing a money pool may help you qualify for a loan.
Immigrant Benefits

Establishing Payment History/ Credit

Citizenship/ DACA Fees
DACA

$465 DACA Renewal
EMERGE

How it works in 3 Simple Steps
Questions?

Luis Cervera

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