



## ENTREPRENEURIAL FINANCE LAB

EXPANDING ACCESS TO *DIGITAL* FINANCE

Alan Martinez, Director of Advisory Services

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## ENTREPRENEURIAL FINANCE LAB

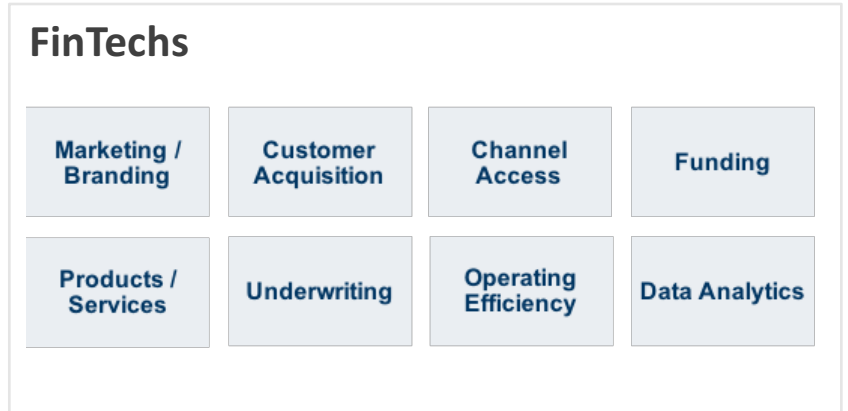
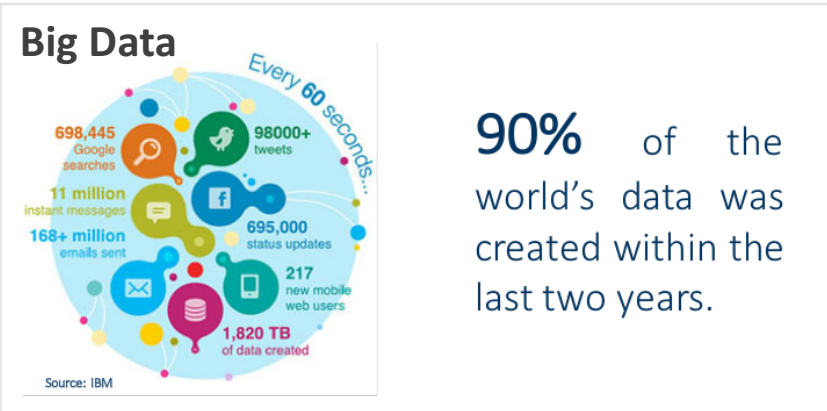
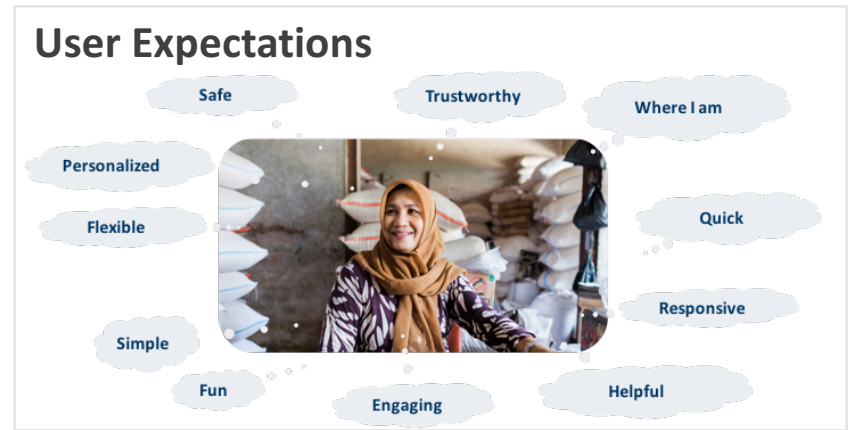
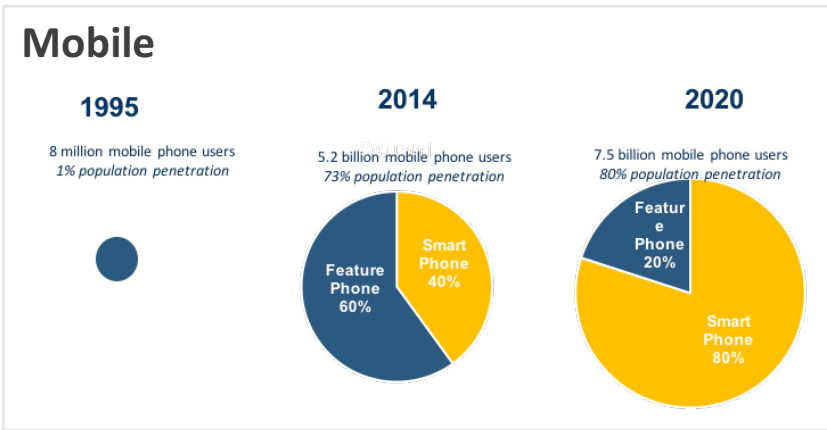
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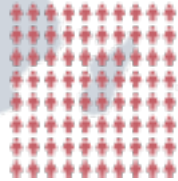
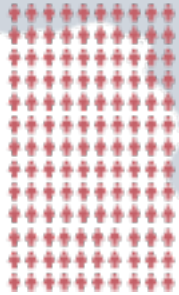
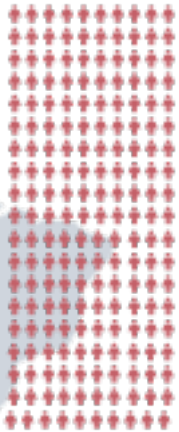
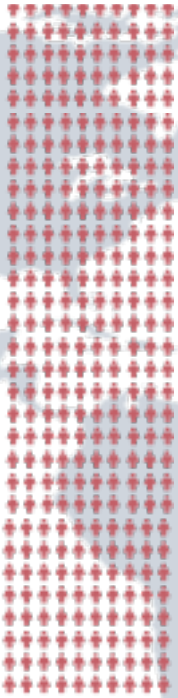
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# New Trends



# Problem



**Potential**

**Don't  
apply**

**Rejected  
w/o  
review**

**Insufficient  
collateral,  
documents**

**Approved**



# Solution

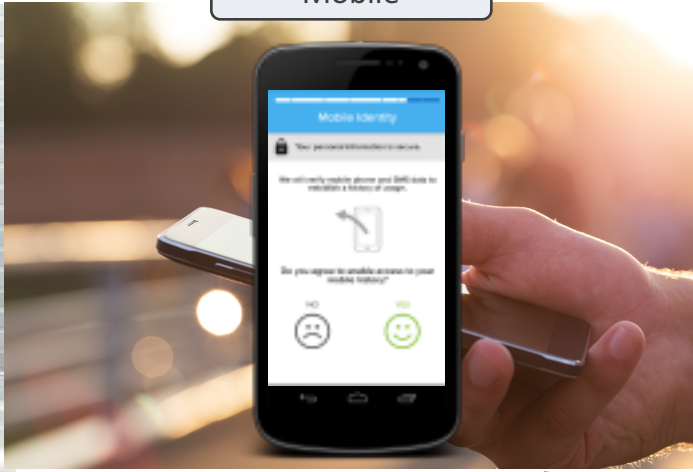
**Business skills /  
Consumer behavior**

**Ethics & Honesty**

Relationship

Mobile

Conversational



**Fluid intelligence**

**Attitudes &  
Psychological Profile**



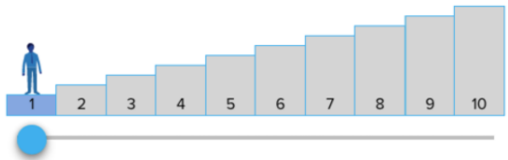
# Product

EFL

ENGLISH

0:19

If you were to take a loan and **NEVER REPAY IT**, how much respect, admiration and influence would you have compared with others ?







→

ENGLISH

1:52

?

Using the **-** and **+** buttons, add your 10 gold coins to the following categories to show how you normally spend your income: **=2**

	Entertainment	-	4	+
	Food & Clothing	-	2	+
	Loans	-	2	+
	Miscellaneous Expenses	-	0	+

→

# Journey



Customer Acquisition



Digital Channel



FI Screening

**X** High volume



Mobile / PC / Tablet



Traditional / Digital Underwriting



The Best Credit Decision



Data Analytics and Scoring Strategy



Score Delivered



# Use Case



## **Credit Score**

Represents a score that can be used to determine the credit decision. Using a cutoff, the score determines who to accept or reject.

### **Acceptance Criteria**

Accept applicants with scores above optimal cut-off.

### **Risk-Based Pricing**

Align interest rates with credit default risk.

### **Fast Track Approval**

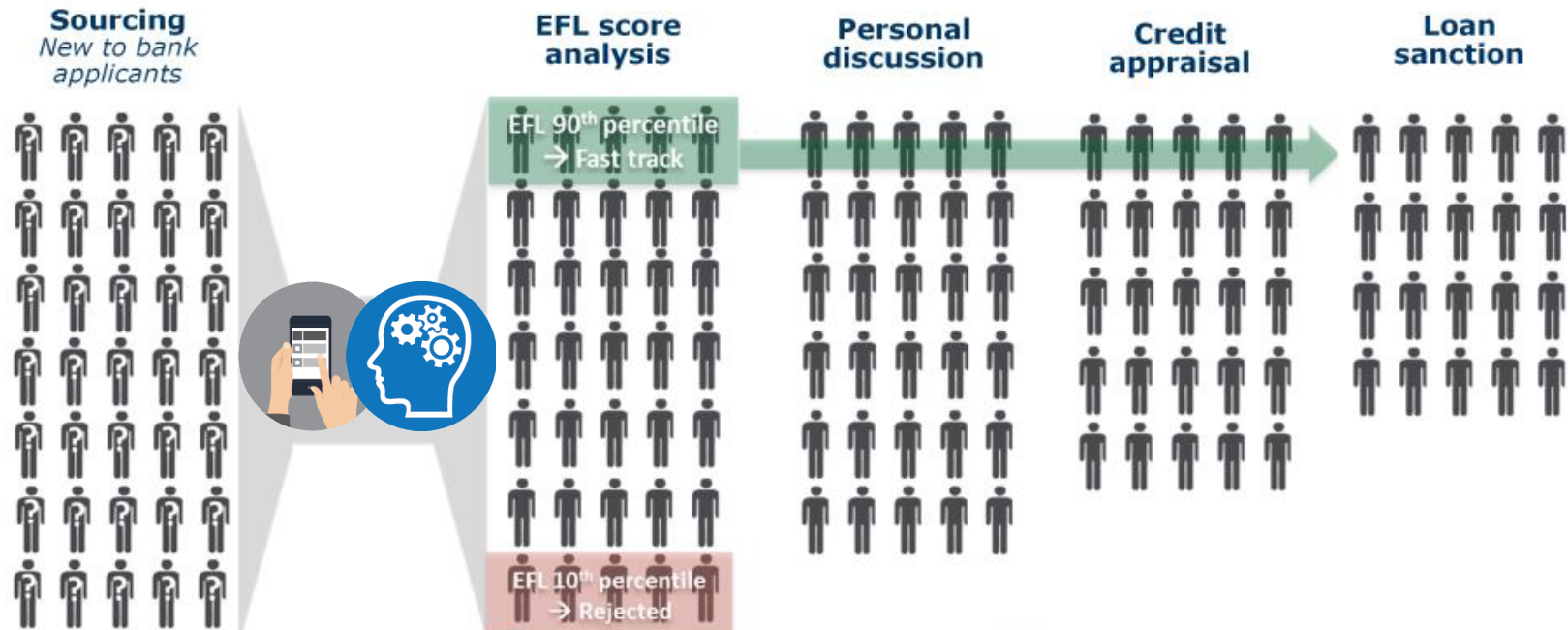
Shorten approval process for low-risk clients.

### **Loan Size Determination**

Allow higher loan sizes for low-risk clients.



# Use Case - India



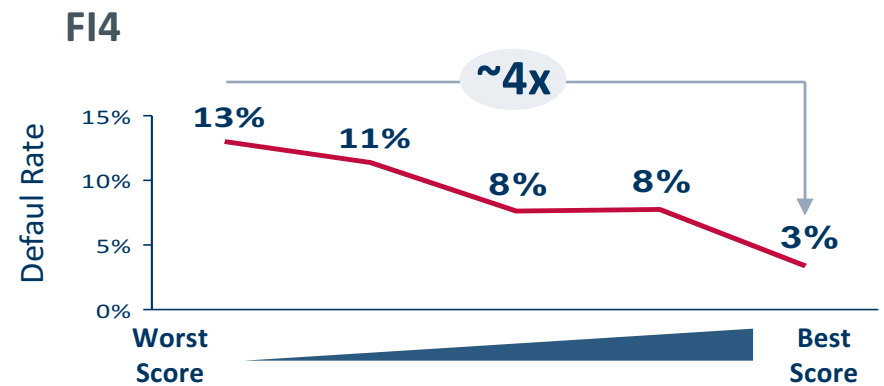
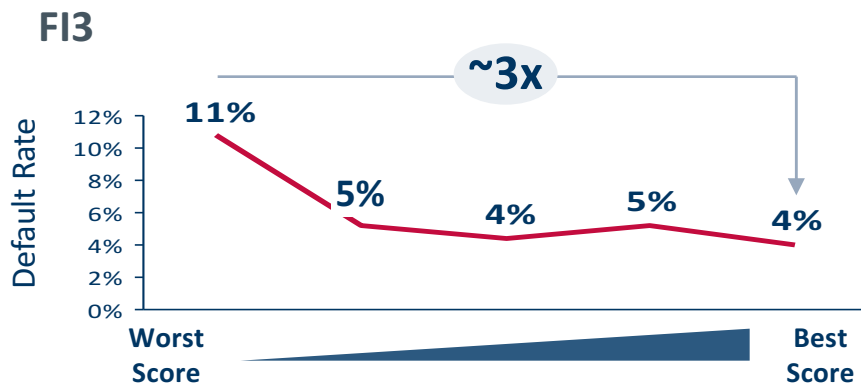
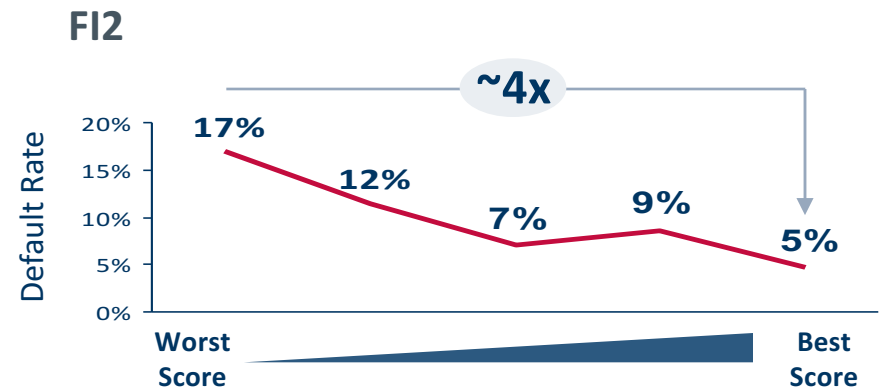
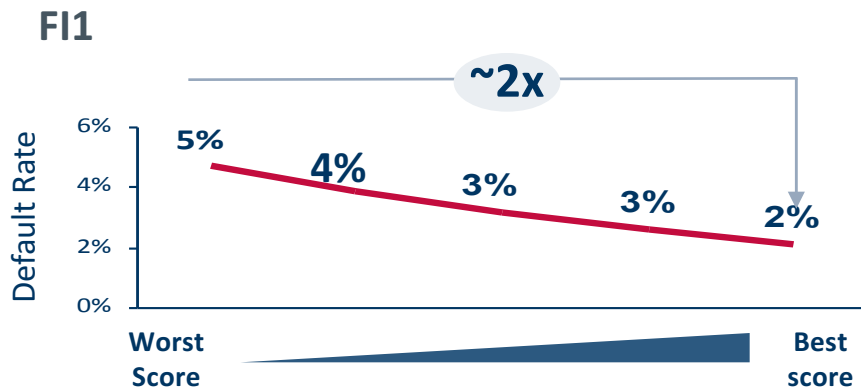
EFL expands lending to the other 80% of consumer and enterprise lending markets . . .

Leverages alternative data and technology to increase efficiency and productivity

Works with data-driven CRO and Senior Management to make reliable & timely risk management decisions.



# Predictive Power



# Traction

675,680

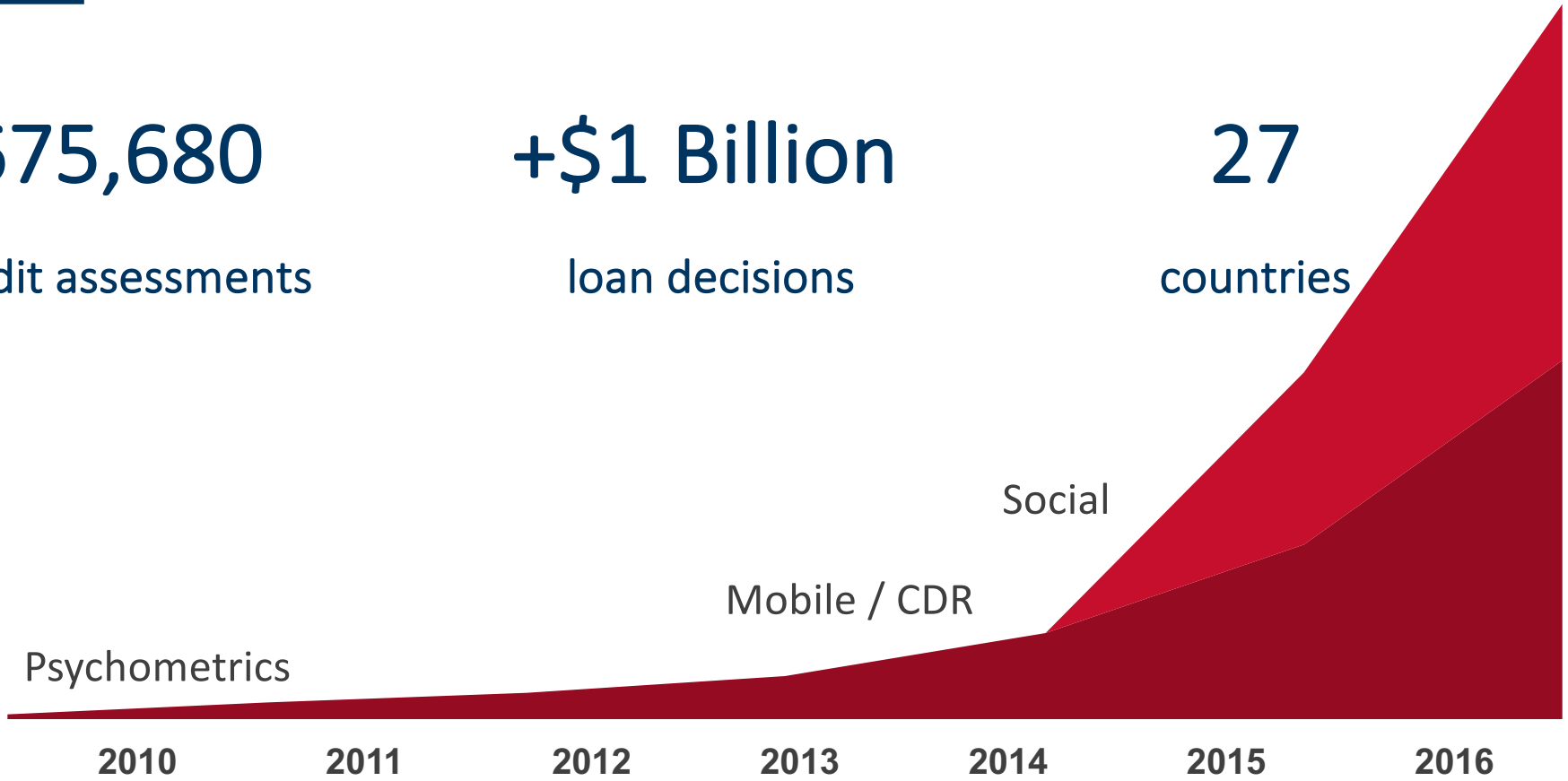
credit assessments

+\$1 Billion

loan decisions

27

countries



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● Entrepreneur ● Consumer

## Partnering with EFL





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