Have you ever...

- Contributed money to a GoFundMe?
- Seen a funding request on social media?
- Loaned money to a friend?
- Found yourself needing a small amount of cash to get by, just in the short term?

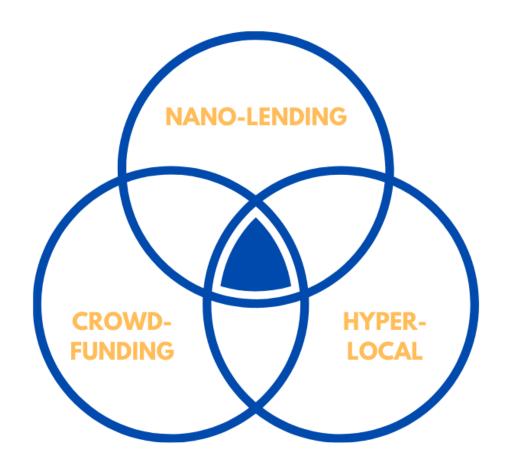
Do you...

- Have a social media account?
- Want to contribute to your local economy?
- Believe in helping your neighbors?



What is foat?

A non-profit community lending platform





People who need a small amount of cash and may not be eligible for bank loans

Individuals who want to support their community in a low-risk way



Spending, and access to credit are good for the economy.

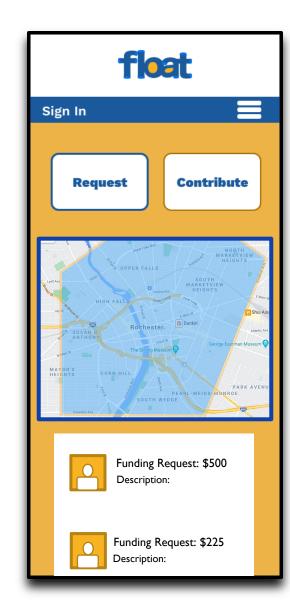
Small financial emergencies can have devastating effects for individuals and families who don't have access to credit.

float provides access to short-term, low interest loans – funded by the community

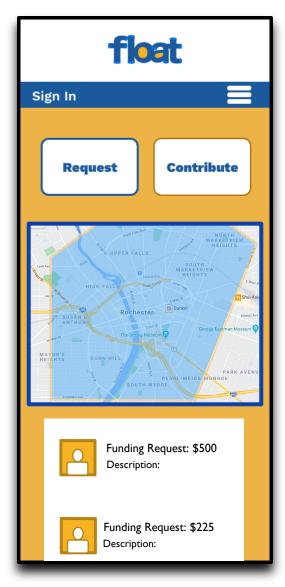




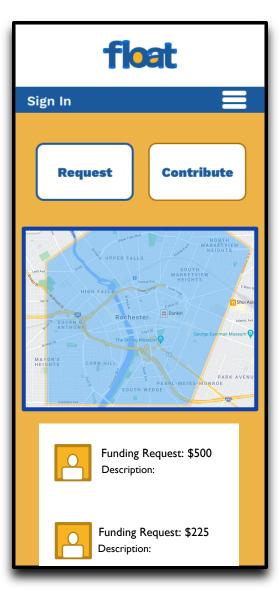




Lendee makes a request by entering the amount and selecting from repayment term options



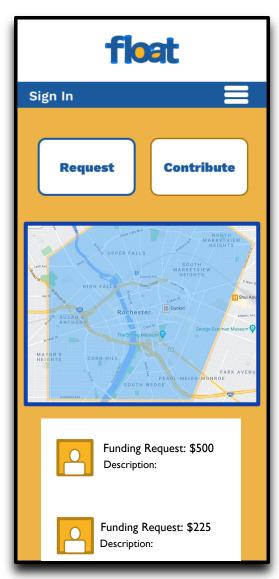
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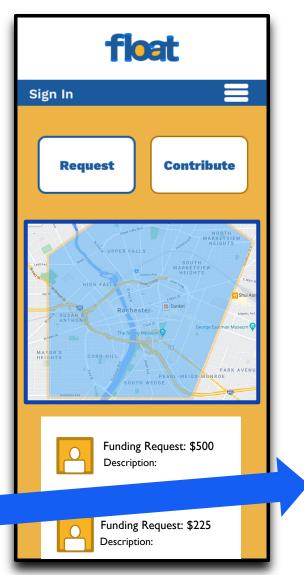
Lenders see local requests in their float-feed and can opt to fund or contribute to a loan, or can choose to make a gift



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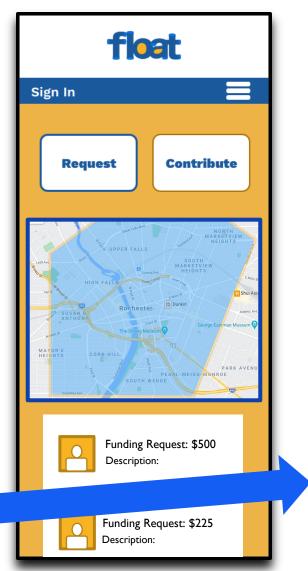


Funds are transferred via the cash transfer app of the users' choice

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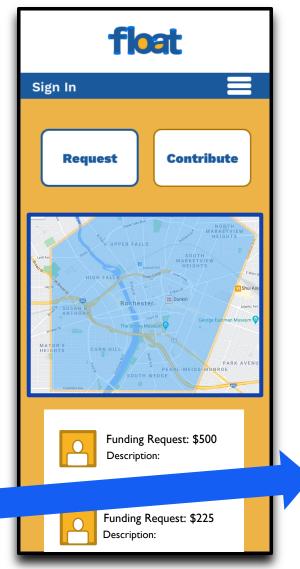
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Low-risk, rate of return is superior to a savings account for the lender

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Lendees receive repayment notifications and reminders. Payments are processed through the app.



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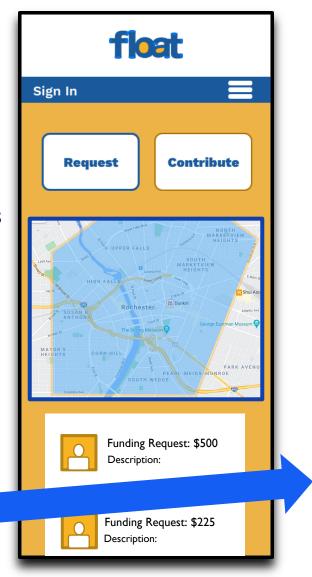
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