WHY YOU SHOULD CARE

Loans

CLEVR money

www.clevr.money

HARD MADE EASY

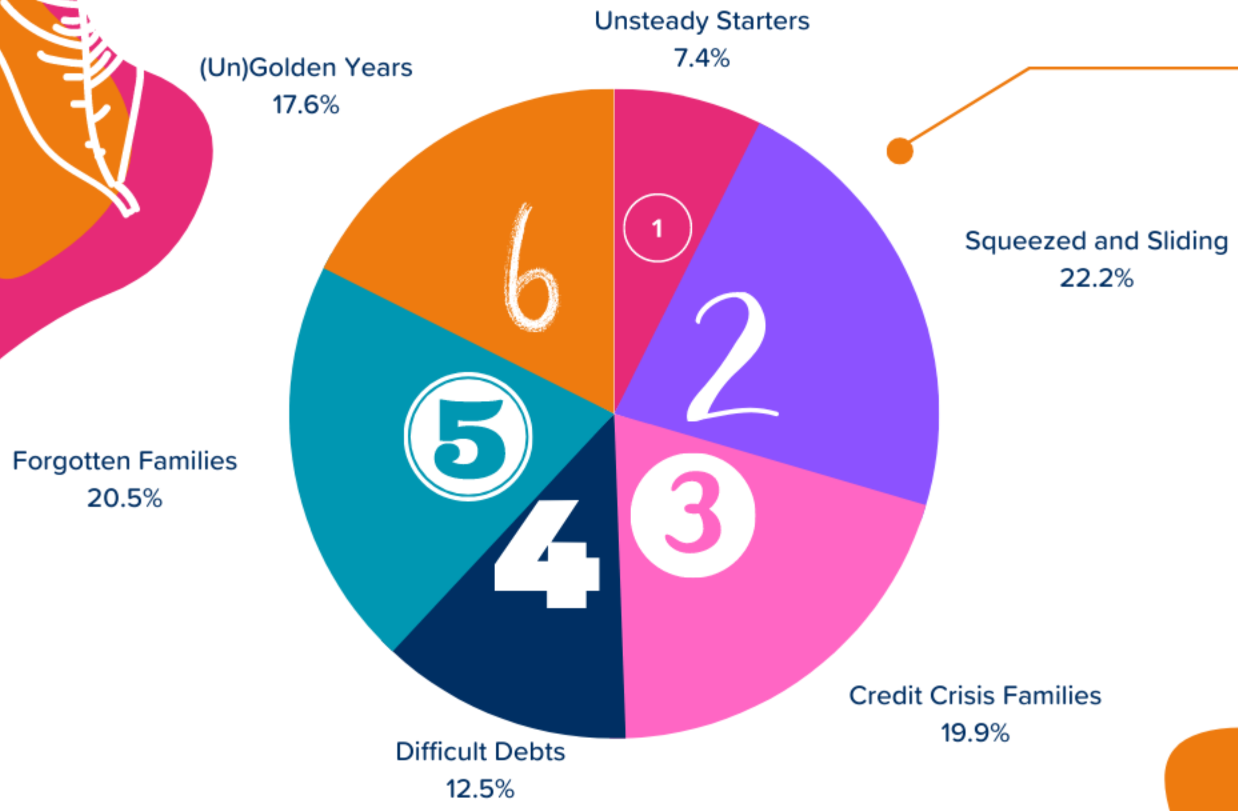
Me: Suha@clevr.money

Savings

Support

Education

FINANCIALLY VULNERABLE CIRCUMSTANCES



THE FINANCE CHAOS

Over 80% are employees and workers and small business owners

- Short term short loans,
- Savings & Borrowing to make ends meet
- Fewer options for credit
- Looking for credit in all forms
- Repeating cycles (debts, overdrafts, credit)
- Limited earning abilities
- Fewer options to credit

fair4all finance

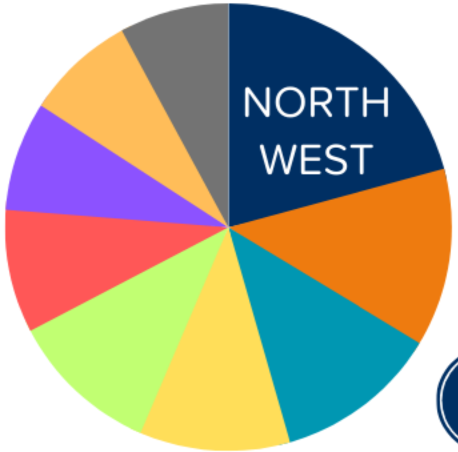
Suha@clevr.money

CLEVR money

WHY YOU SHOULD CARE

Illegal Money Lending

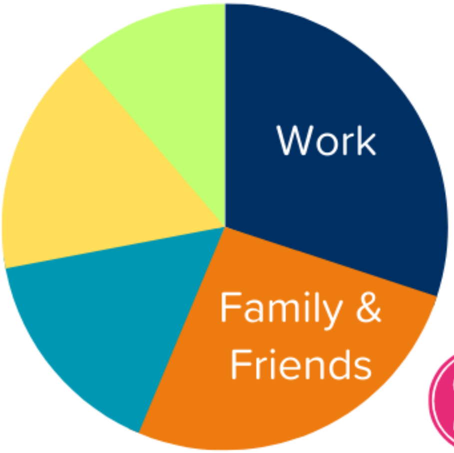
Most cases, arrested loan sharks



1

Falling for a loan shark

Loan sharks find victims



2

Rejected loans

Victims have less access to credit

3

Suha@clevr.money

THE DIFFERENCE IT MAKES

Family Loan:
Borrowing
£500
over 12 months

Illustrative loan comparison with subprime lenders

fair4all finance	Credit Union	Unsecured cash loan	Payday loan
Representative APR	42.60%	342.94%	1261.00%
Monthly payment	£50.23	£81.25	£83.33
Amount of interest	£102.76	£475.00	£500.00
Total Repayable	£602.76	£975.00	£1000.00
Difference in total cost	-	£372.24	£397.24

Extract from recent study

Suha@clevr.money

CLEVR money

THE EFFECT OF PAYROLL SCHEMES

The Automated Repayments

Survey over 7,500 credit union members across England.

95%
Satisfied, very satisfied

10%
Fewer loan applications rejected

72%
Borrowers saved more regularly

60%
Less stressed, anxious, or depressed

1 BUDGETING AND SAVING

Helps borrowers budget and encourages positive money management and savings behaviours.

3 AUTOMATION IS KEY

Automated repayments are the key reason for choosing deduction lending.

fair4all finance

Suha@clevr.money

CLEVR money

PAYROLL PARTNER SCHEME

FREE SERVICE

1 ESSENTIAL EMPLOYEE BENEFIT

It is a great benefit to attract and keep employees. Enabling financial resilience has a positive effect and creates trust between the employer and the employee.

2 ACCESS TO FINANCIAL STABILITY

The scheme open doors to the vulnerable segments, who are hiding their financial problems, while drowning in them. This is a safe service that will help them out the most.

3 IMPROVE PRODUCTIVITY

While their finances are dealt with, their stress and worries decreases and their production increases. Their focus is on work not on financial difficulties.

Suha@clevr.money

CLEVR money

HOW IT WORKS

SET IT AND FORGET IT

EMPLOYER

Email us the contact persons

INTERNAL COMMS

- We set up the agreement of data exchange
- We inform payroll with the deductions

PAYROLL

Awareness material regularly

Newsletters, posters, blogposts, flyers...

CLEVR money

- Join us online
- Save and Borrow
- Learn about finance
- Support

EMPLOYEES

Direct contact for raising awareness if requested.

Suha@clevr.money

CLEVR money

THANK YOU

PARTNER

MOVE ON

It is what it is!

www.CLEVR.money

Suha Hazboun
Business Developer

07730750078
suha@clevr.money

CLEVR money

Suha@clevr.money