

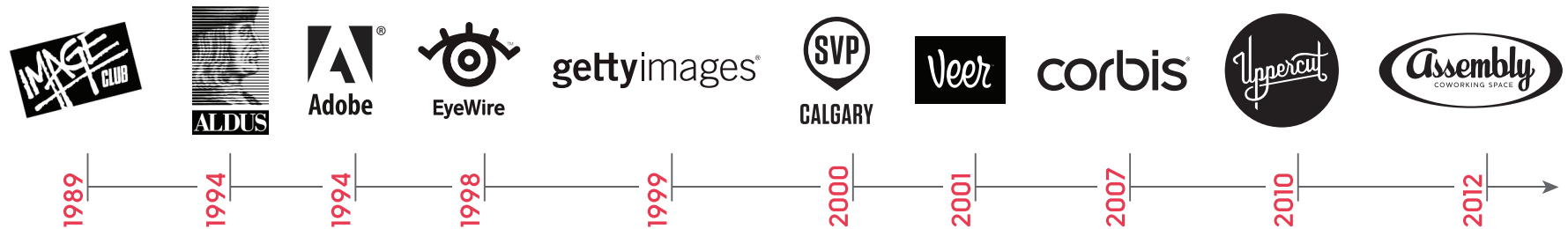
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TRUST  
*and Loan*

# WHO WE ARE

Listen Trust & Loan is an initiative to design a few experiments each year that facilitate and encourage neighbours to help each other.

We try to provide introductions, conversations and capital.

# OUR HISTORY



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# FAMILY SECURITY

Introducing potential customers of predatory retail lenders to the stability of a First Calgary Financial banking relationship

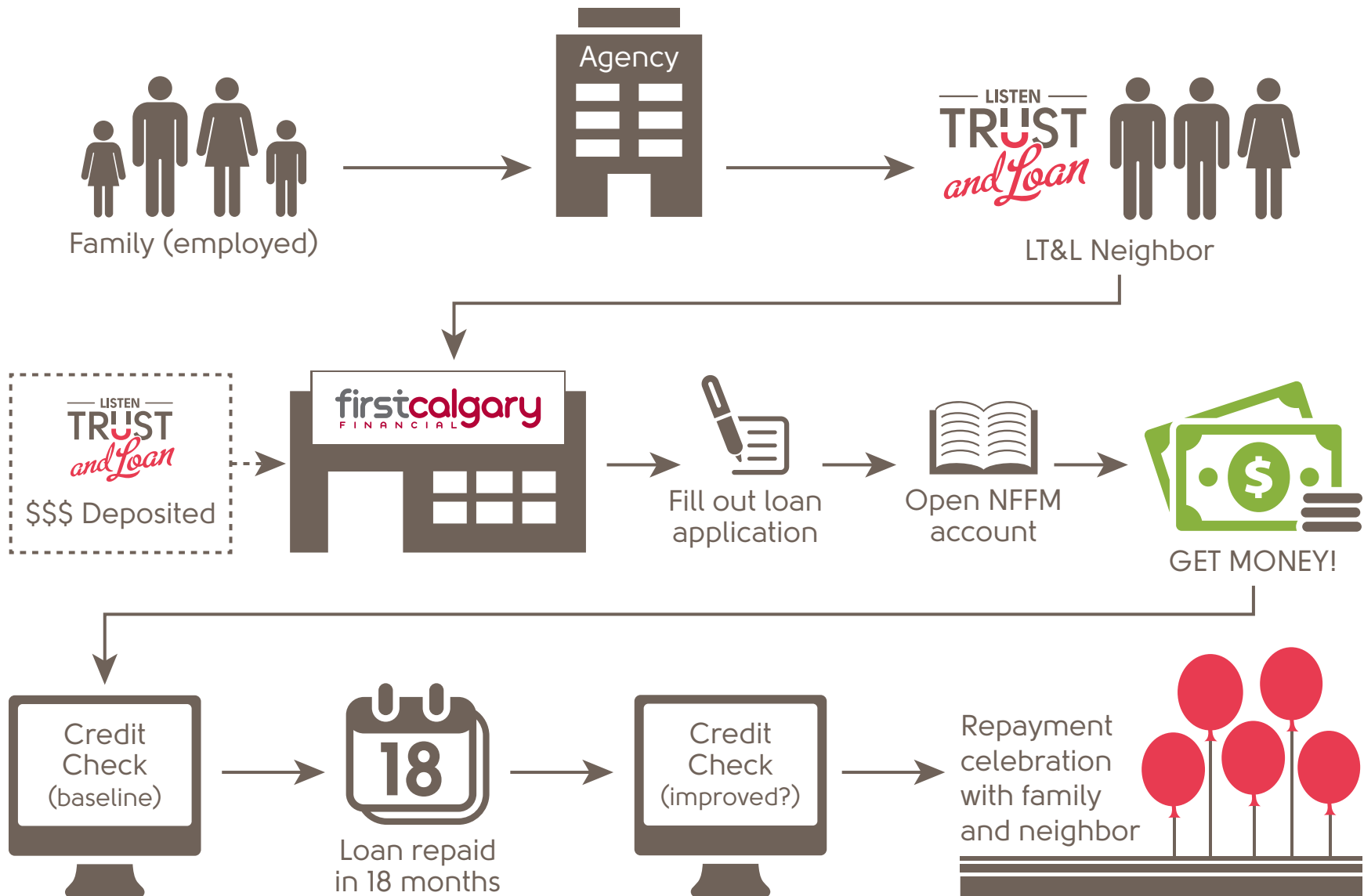
## WE BELIEVE

- That families in Calgary endure stress for the lack of even \$100 a month.
- Neighbors are willing to volunteer and introduce “unbanked” families to First Calgary Financial to help them secure a loan and better understand the advantages of a banking relationship.

## HOW IT WORKS

- 1 Listen Trust & Loan will provide capital to First Calgary to secure loans for new clients referred by our Agencies.
- 2 Agency partners will refer clients who are trapped in a payday lending cycle and are deemed to likely be successful in benefiting from and repaying the loan.
- 3 Client will voluntarily be matched with a Listen Trust & Loan neighbor.
- 4 Loan can be up to \$1500 depending on client need and must be paid back within 18 months at a favourable market rate.
- 5 First Calgary will treat this loan like any other once a referral has been made. They will take care of all banking requirements.
- 6 The Listen Trust & Loan mentor will be present for the first meeting and the repayment celebration.

# HOW IT WORKS



THANK YOU

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