

Moolah

A key enabler for financial inclusivity

If cows can spawn cash,
so can your dreams.





Problem

- Many individuals remain “credit invisible”
- High barriers to accessing mainstream credit at affordable rates
- Limited options to obtain alternative financing

Target: Gaming Industry

- Lack of equipment and support for aspiring game streamers to kickstart their journey

Opportunity

- Tap on **idle investment capacities** to address financing gap between credit visibles and invisibles
- Leverage on **alternative collaterals and credit scoring**
- True growth engine: encourage **qualified access** for **underbanked** and **unbanked**



Solution

Peer-to-Peer (P2P) Lending Platform in Gaming Industry

- Empowers aspiring game streamers through collection of **alternative data** to create a **credit score**, revised monthly
- Creates accountability through a **collective effort** by game streamers



Establishing Online Trust through a Community Responsibility System

Value Proposition



Alternative Credit Scoring

for Gamers



Identity



- Identification card

Financial Payments



- Alternative lending payments
- Demand deposit account (DDA) information
- Income statements

Social Media



- Stream Frequency, Subscription & Viewership Ratings
- Social Engagement & Sentiment Ratings, Profile Tags

In-Game Statistics



- In-game rank
- Hours played
- In-game skins

Referrals



- Moolah platform users

Gamers Journey



1

Sign up on Moolah

Upload necessary documents for user verification and credit scoring assessment purposes.

2

Credit Score Assessment

Information verified with a government database. Generate a credit score based on Moolah's credit scoring algorithm.

3

Create Wishlist

Create a personalized list of desired equipment.

4

Secure Investment Deals

Indicate loan amount & assign maximum interest rate willing to take a loan at. Negotiate with investors on the terms of loan.

5

Disbursement & Repayment of Loan

Repay loans by installments.

Gamers will be **authorized** on Moolah platform if **credit score** passes Moolah's **benchmark**.

Else, gamers will be **given advice** on ways to **improve their credit score** based on their initial credit scoring.

Once loan repayment is fulfilled on time, **credit score of all interconnected gamers** within the group **increases**.

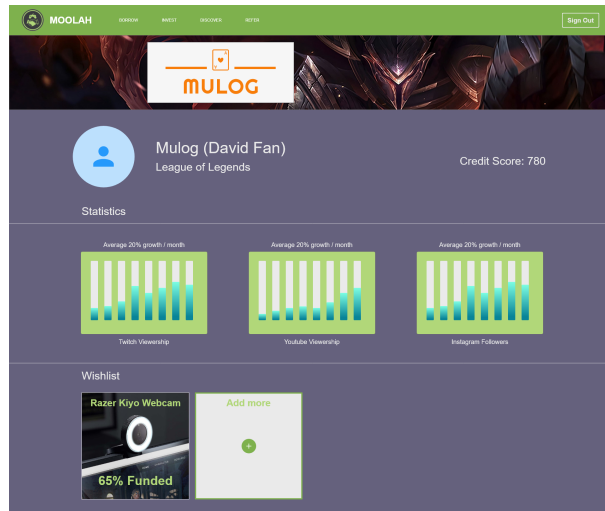
If loan is not repaid on time, **credit scores of the group decreases**

Gamers Journey

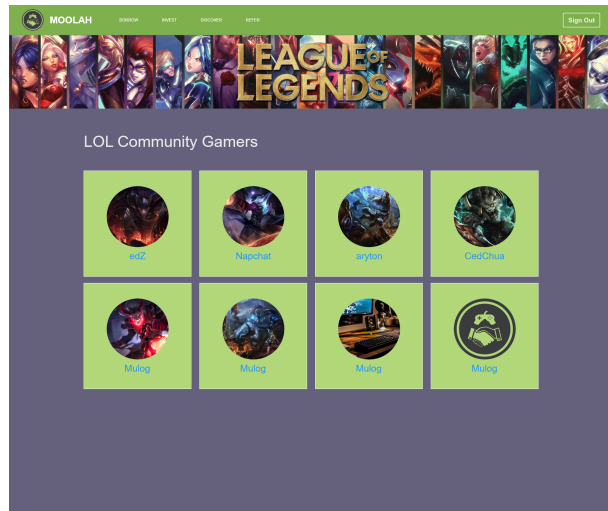


① Register

② Create Profile



③ Engage with Community



- Go through automated credit scoring assessment

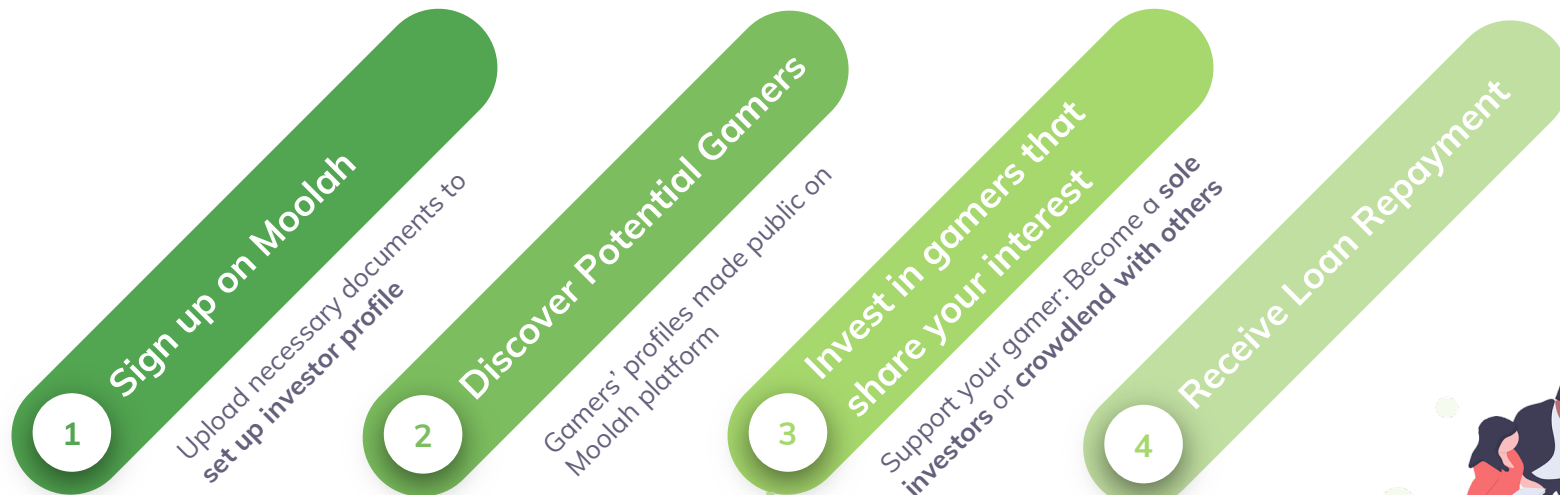


- Display of player profile statistics (eg. winning rate, stream viewership etc)
- Create wishlist



- Discover potential investors
- Repay loans by installments

Investors Journey



Watch your gamer's viewership grow

If loan is not repaid on time, **investors acquire alternative collaterals.**



Investors Journey



① Register

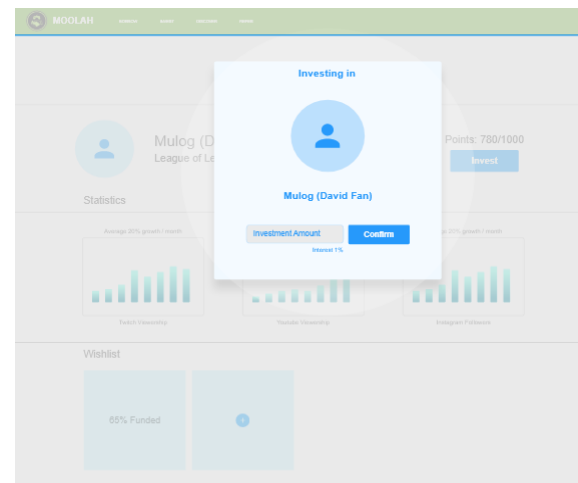
- Verify identity

② Discover Gamers

Name	Funding Status	Description	Score	Loan Amount	
Mulog	65% Funded	Canon XX camera for ...	780/1000	\$450.00	Invest
Mulog	65% Funded	Canon XX camera for ...	780/1000	\$450.00	Invest
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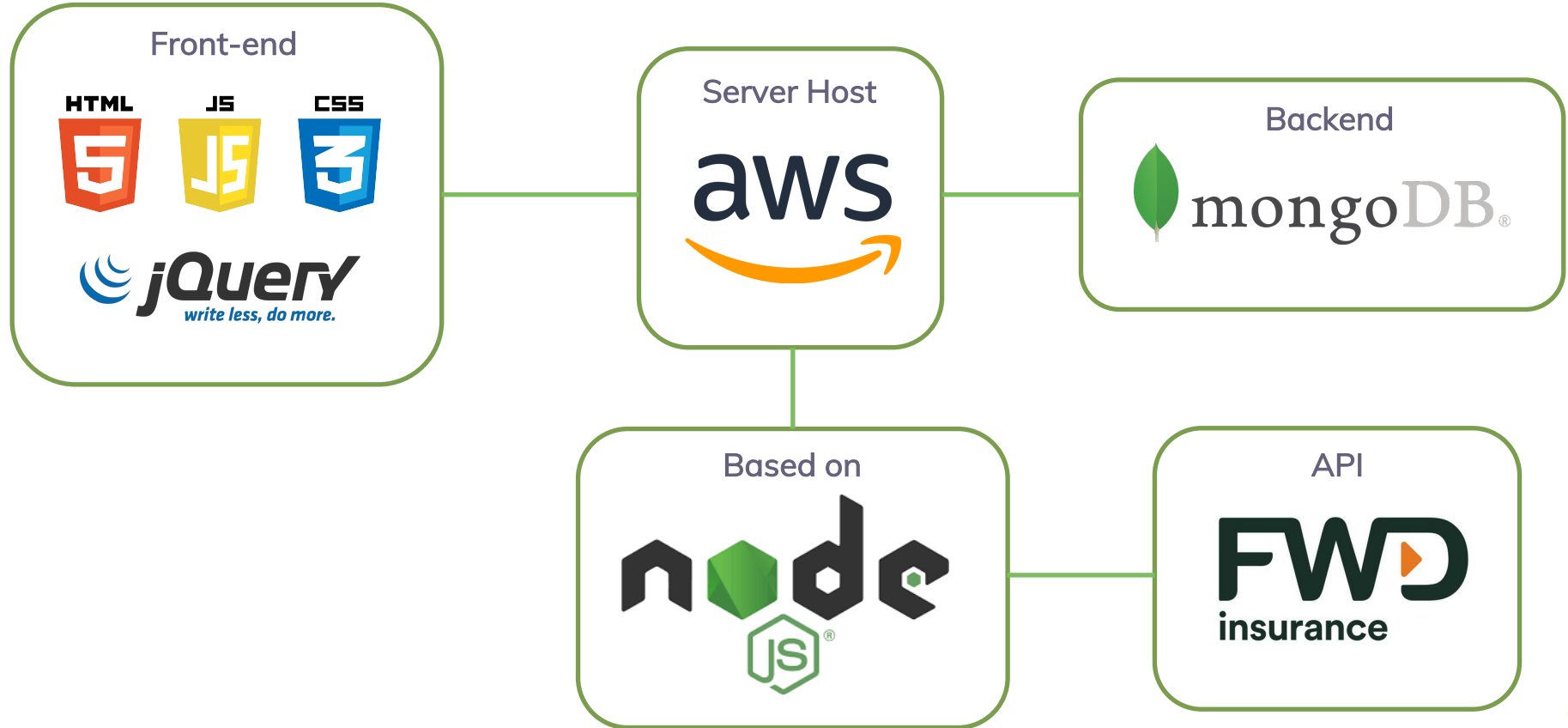
- Gamers' profiles made public on Moolah

③ Invest

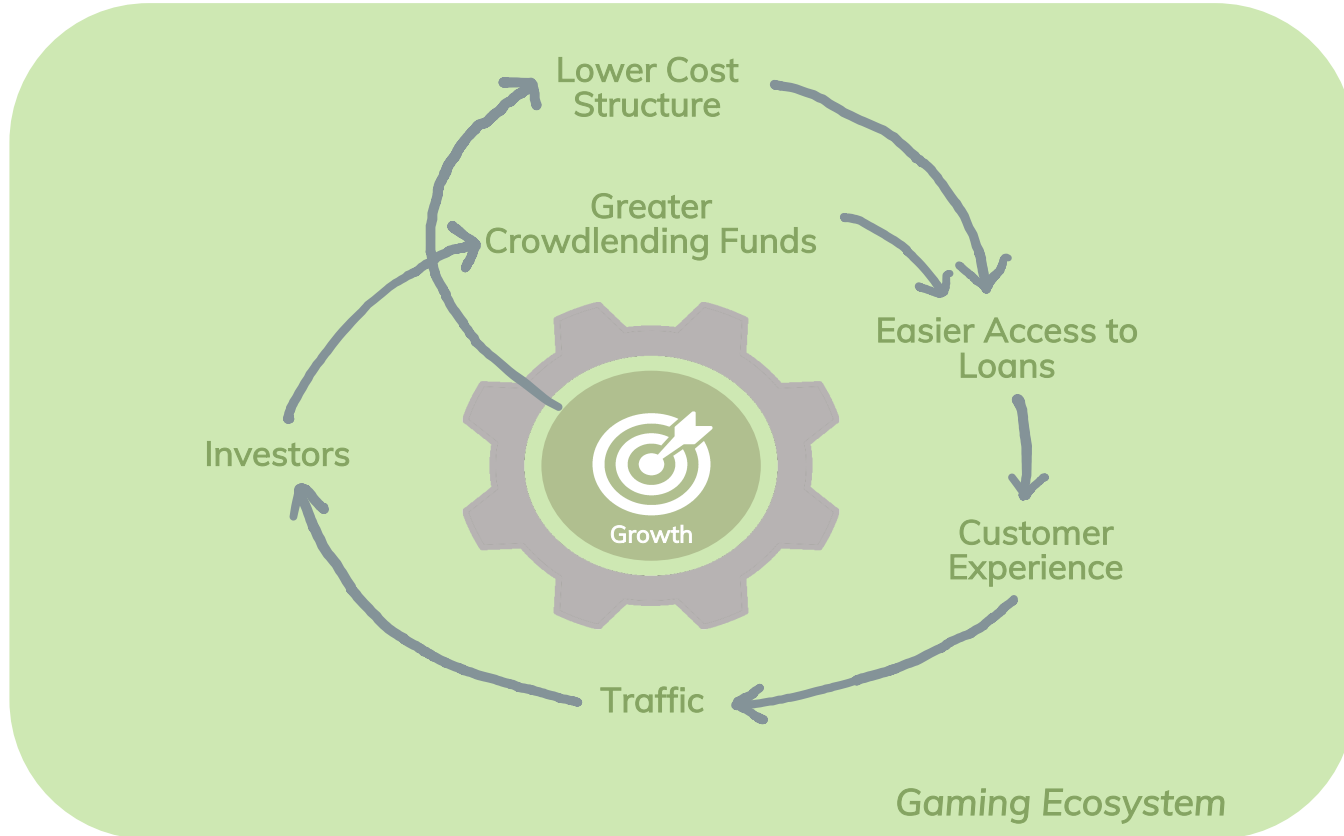


- Support your gamer – be a **sole investor** or **crowdlend with others**
- Watch your gamer grow!

Overview of Technology Stack

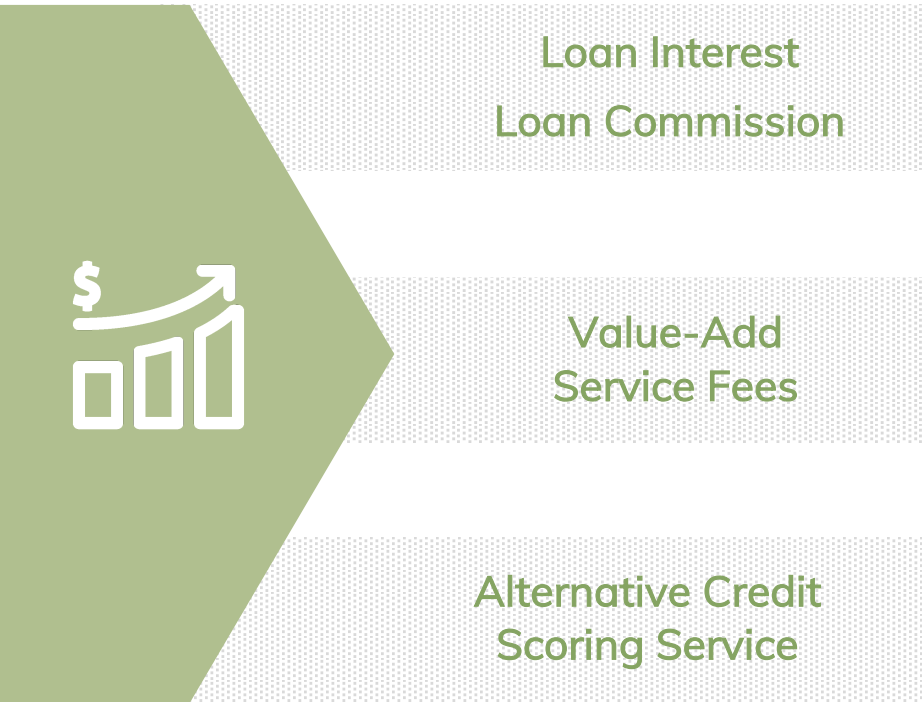


Business Model



Business Model

Revenue Stream



P2P Business Model

- Platform as a service (PaaS) Pricing
- Main source of revenue

Borrowers

- Guidance on taking a loan

Investors

- Provision of new distribution channels

Pay-Per-Use Business Model

- Software as a service (SaaS) Pricing
- Proprietary Credit Scoring Algorithm

Business Model

Cost Structure



Initial Sunk Cost

- Setting up of P2P lending platform
- Main cost

Operating Cost Advantages relative to traditional banks

- Lack of legacy infrastructure
- No requirement for branch networks
- Lower regulatory costs

Competitive Interest Rates

- If cost of funding is sufficiently higher, could undo advantage of lower operational costs

Initial Technology Setup Costs

Operational Expenditure

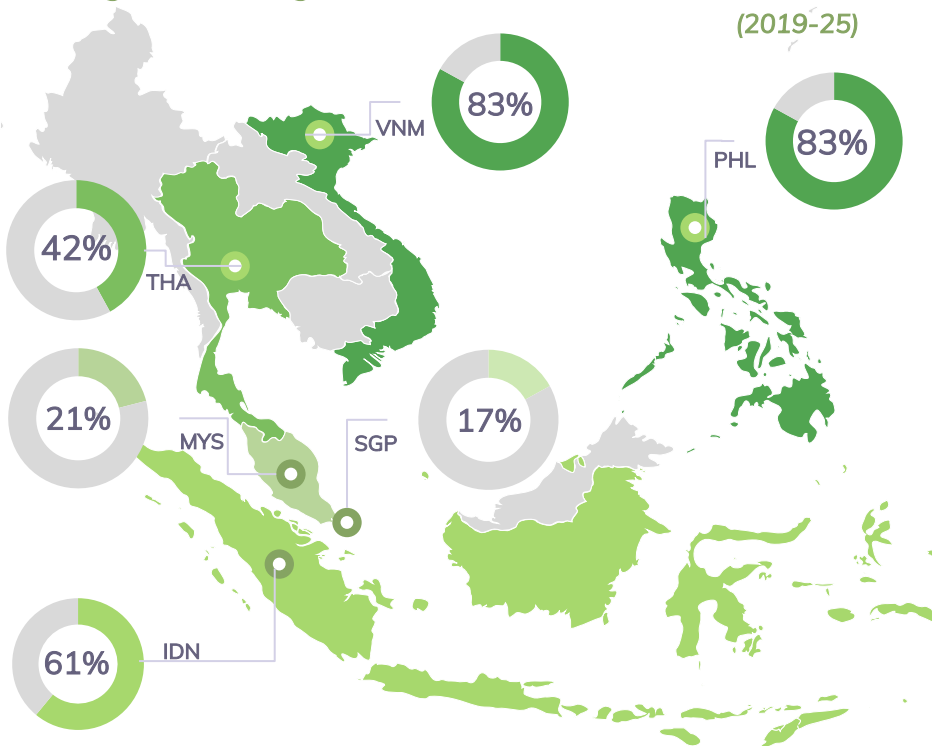
Cost of Funding



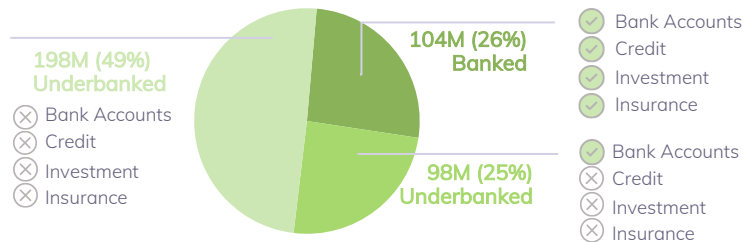
Digital Finance Market Outlook

Southeast Asia (CAGR 29%)

Digital Lending Growth Transaction Value, CAGR (2019-25)



3 in 4 adults in SEA have insufficient access to financial service (2019)



Presently, a fragmented digital financial service market in SEA

- Lack of banking infrastructure in developing countries resulted in a traditionally cash-reliant industry
- Absence of robust credit bureaus in developing countries

Expected Exponential Growth in Digital Financial Services

- > \$38 billion expected annual revenue across SEA by 2025, with >20% year-on-year growth
- **Digital Lending** on track to build \$110 billion loan book by 2025, **largest volume contributor** (~50%)



Gaming Market Analysis

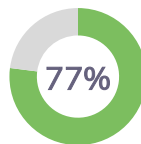
SEA: An Emerging Powerhouse



Largest Gaming Region by Revenue (\$72.2 billion)

- 47% global games market share
- The 6 SEA countries contribute to 99% of the region's eSports revenue
- SEA Online Gaming 20% CAGR (2019-25)

Internet User Penetration



2019



2023E

PC Gamers



186.8M

2023E

154.3M

2019

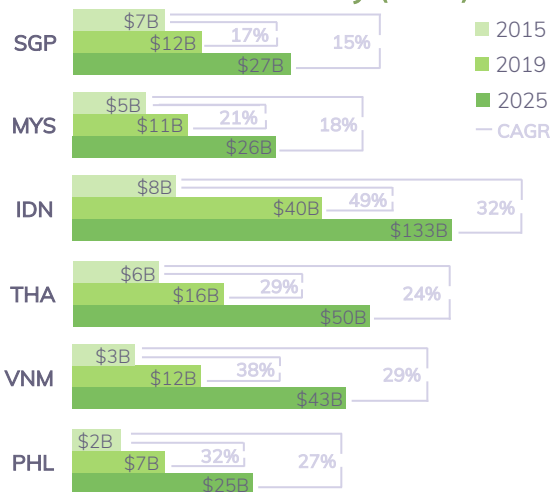
PC Game Revenue



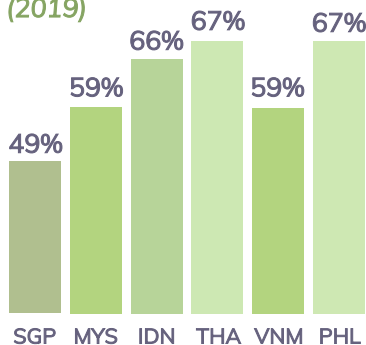
\$3.14B

\$2.19B

SEA Internet Economy (GMV)



% Gamers who Watch Gaming Video Content (2019)



SEA's Digital Entertainment Scene

- Host to the world's fastest growing internet market with almost 3.8M new users online every month
- Solid 145% increase over 5 years to \$8.6B (2016 – 2021E), with growth almost tripling China

Upcoming Revenue Growth Drivers

- **Digital:** In-Game Items (eg. skins)
- **Streaming:** Content Creators

Accelerated by increased connectivity & improved data speeds
Boosted by unmatched user engagement

Business Strategy Roadmap



21st Century Economy

Future Economy

Strategic Partnerships



Governments

- Verify credentials
- Cross-border cooperation
- Develop regulatory frameworks



Banks

- Mutual referrals
- Tap on established infrastructure of banks
- P2P service to provide alternative credit scoring assessment for banks, access to underbanked & unbanked



Alternative Data Providers

- Verify credentials



Professional Gamers

- Support & Validation for Aspiring Game Streamers

Team Moolah



deadXdrake

David Fan

Computer Engineering



virulent

Ying Xuan

Systems Engineering



helpla

Tin Kit

Computer Science



64-bit

Jia Le

Computer Science

[Web App](#)

[GitHub](#)

“For Gamers, by Gamers”