LENDERKIT

CUSTOMISABLE SOFTWARE
FOR INVESTMENT MANAGEMENT &
CROWDFUNDING

LenderKit

- Dashboard
- Platform
- Crowdfunding
- Community
- Auto investments
- Everything
- GDPR
- Notification center
- Integrations
- Settings

LenderKit Admin
Platform admin

Dashboard

Total invested	Today invested	Total investments number
1,798,000.00 GBP	0.00 GBP	34

Individual investors balance	Total available balance	Company investors balance
2,225,942.66 GBP	2,225,942.66 GBP	300,549.00 GBP

Total rewards earned	Total repaid	Total donations amount
0	192,055.66 GBP	340,900.00 GBP

Total number of shares
200

Investments

2,100,000
1,800,000
1,500,000
1,200,000
900,000

Investor registrations

10
8
6
4

LenderKit

ABOUT LENDERKIT

LenderKit is an **investment management** and **business automation software** for startup investment firms, real estate developers, VC and private equity firms.

Being a child company of JustCoded, LenderKit provides white-label and custom investment management and crowdfunding solutions for different industries and needs.

DESIGNED FOR YOUR BUSINESS

LenderKit is customisable, flexible, and secure. It covers multiple business needs:

- Pitching to the board of directors to raise funds for the MVP
- Validating the market and testing your idea
- Setting up and adjusting the software to register your crowdfunding platform
- Launching a full-scale investment platform
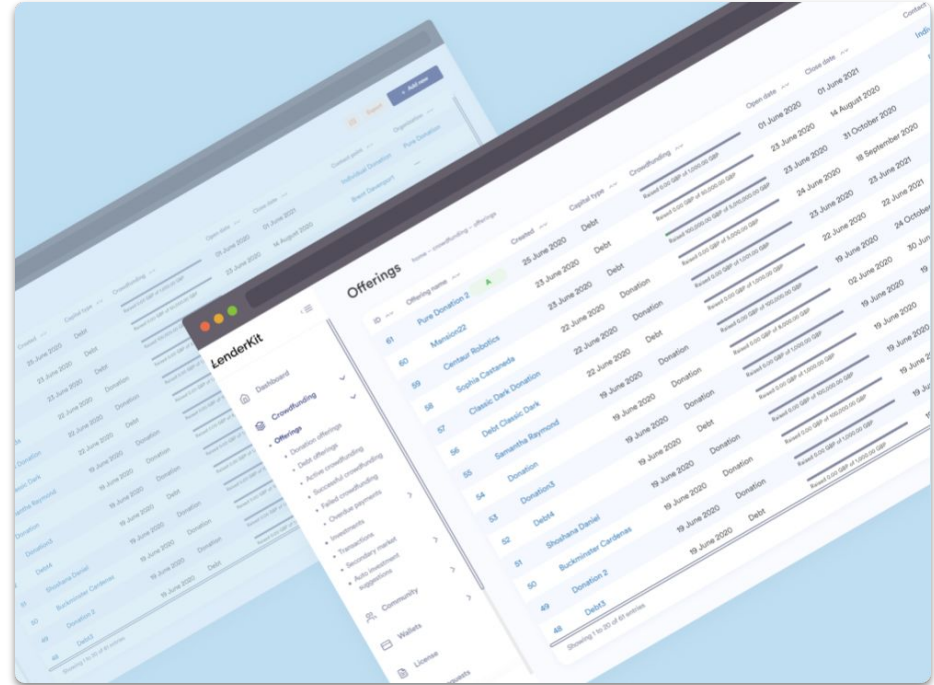
LENDERKIT IS GREAT FOR

Real Estate Crowdfunding

A real-estate ready solution with automated flows, offerings and money management.

Peer-to-peer Lending

Build investment platforms for healthcare, agriculture, technology and other industries.

Investment Marketplaces

Helps innovative businesses and underfunded startups to get alternative financing.

Private Equity Investing

Allow fund managers, accountants, lawyers, investors and fundraisers to collaborate.

REGULATIONS FRIENDLY*

EUROPE	USA	SAUDI ARABIA	UAE
FCA Other	SEC, FINRA Reg D, Reg, CF, Reg A	CMA, SAMA Shariah	DFSA, DIFC SCA, FSRA

*LenderKit hasn't been reviewed by any of the mentioned regulators. However, we have a proven record of businesses launched on LenderKit that are operating in the UK, USA, and Saudi Arabia. We **customise LenderKit to fit** your particular regulatory framework.

SOLUTIONS WE PROVIDE

Marketing Site

We've designed **4 pre-built theme layouts** that you can use to promote your business. We can also build a custom website with preferred designs.

Web Portal

The **investor and fundraiser dashboards** that users land on after the registration. The web portal is connected to the Admin Panel and Marketing Site.

Admin Panel

The **admin area** where you can manage users, money flows, offering campaigns and more. You can have multiple roles for lawyers, accountants, advisors, etc.

How LenderKit Works

EQUITY CROWDFUNDING SOFTWARE

Allow individual and institutional investors to invest in equity be it real estate, startups, agriculture, technology, or green energy.

LenderKit can be tailored to your particular industry, share types, reinvesting preferences, entitlement to dividends, payout schedules, deal sizes, user roles, etc. Request to create an advisor role and set up a secondary market, configure a reasonable fee structure to effectively monetise your platform.

PEER TO PEER LENDING SOFTWARE

Build a P2P lending platform for SME or real estate financing. Partner with third-party providers and allow your investors to leverage tax-advantaged accounts.

LenderKit is initially designed with debt investing flows and offers great partnership and integration opportunities in the UK. But we can also adjust the platform to your country's regulations and integrate the required third-party instruments or build custom features.

REAL ESTATE CROWDFUNDING PLATFORM

Designed specifically for real estate, LenderKit has comprehensive out-of-the-box functionality to help you get started with real estate crowdfunding.

Build a REIT platform or allow for direct investing in property for sophisticated or institutional investors. LenderKit can be tailored to provide efficient portfolio and offering management, auto-investing, repayment structuring, report generation, document signing, etc.
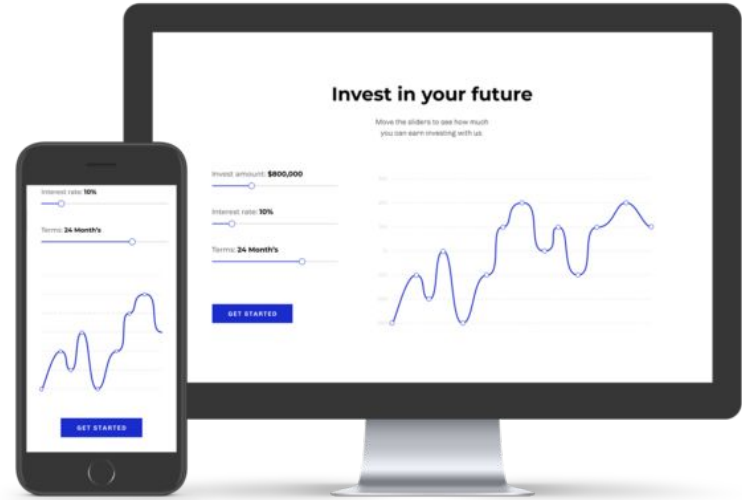
LenderKit

Models

WHITE-LABEL

Using a white-label solution, you can use LenderKit as a **proof of concept*** to test the waters. Alternatively, you can operate a **fully-functional crowdfunding platform** using a complete setup or some parts of the software that include:

- Marketing site
- Investor and fundraiser portal
- Admin back office

The white-label option is best suited for startups and growing businesses with limited funding.

* Non-live environment, for demo purposes only. For live operations, you have to register the platform with your local authorities in your country of operations.

CUSTOM

Every part of the LenderKit software can be customised to your functionality and design preferences, business needs and regulations.

Here is how the custom development model works:

LenderKit License costs + Development costs → Your product

We may have occasional special offers, so always make sure to contact our manager for more information about custom development.

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Software package
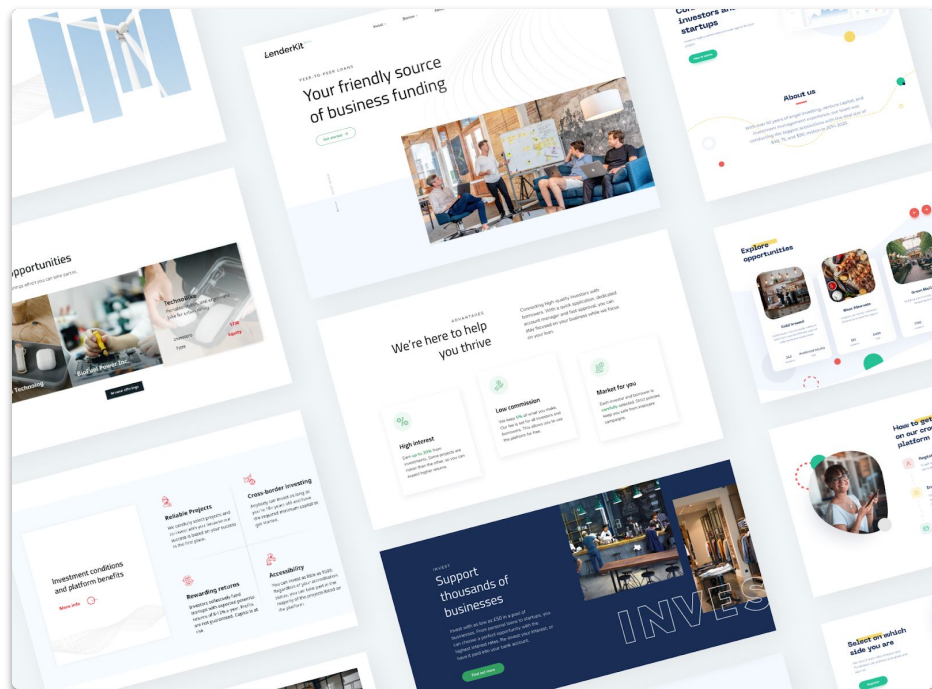
MARKETING SITE

A set of **4 ready-made themes** for a crowdfunding website allows you to **save time on design and launch the platform faster**. Pick one theme, put your logo on it and you're ready to go. Effectively promote your business, onboard early-stage investors and fundraisers.

The themes work great across all popular devices and provide an excellent experience, be it a laptop or mobile phone. LenderKit themes are great for launching a white-label crowdfunding platform for real estate or SME investing in a highly-compressed timeline.

DASHBOARDS FOR USERS

Friendly personal dashboards allow investors and fundraisers to stay up-to-date with their activities on the platform:

- Monitor investment portfolio
- Track crowdfunding performance
- Browse transactions
- View investment history
- See wallet balance changelog
- Manage payouts
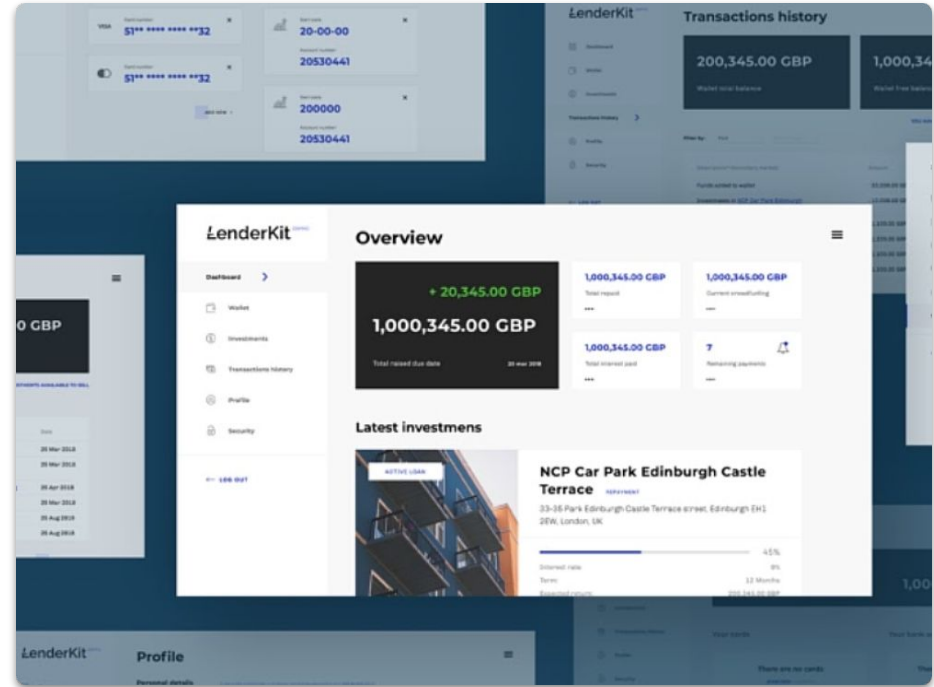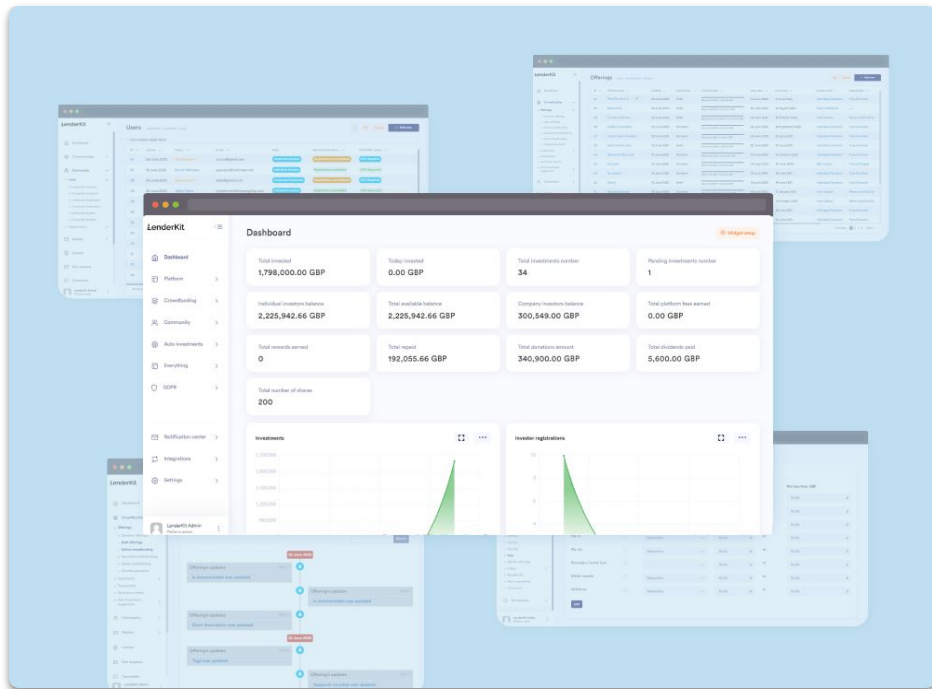
ADMIN PANEL

Get a **full picture of everything** that happens on your crowdfunding platform:

- View the number of new registrations and visitors
- Manage investor/borrower statuses and portfolios
- Manage organizations
- Calculate and setup fees
- Access offerings and overdue payments
- View documents and control payment transactions

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Features

USER MANAGEMENT

The platform admin can **manage all information** about users:

- Update KYC and registration status
- Manage personal documents and billing info
- Get a history of all user status changes and activity updates
- View investments and planned payouts for investors
- View offerings and crowdfunded money for fundraisers
- Create investments on behalf of an investor
- View or create secondary market selling or buying applications

OFFERING SETTINGS

In the back-office, you can **manage crowdfunding settings and offerings**:

By default, every offering has the following editable details:

- Offering owner and offering name
- Loan type – debt or equity
- Offering opening date and funding goal
- Minimum and maximum commitment per investor
- Maximum overfunding amount
- Interest rate

FEE MANAGEMENT

This is the heart of the crowdfunding business because it defines how and how much you are going to earn.
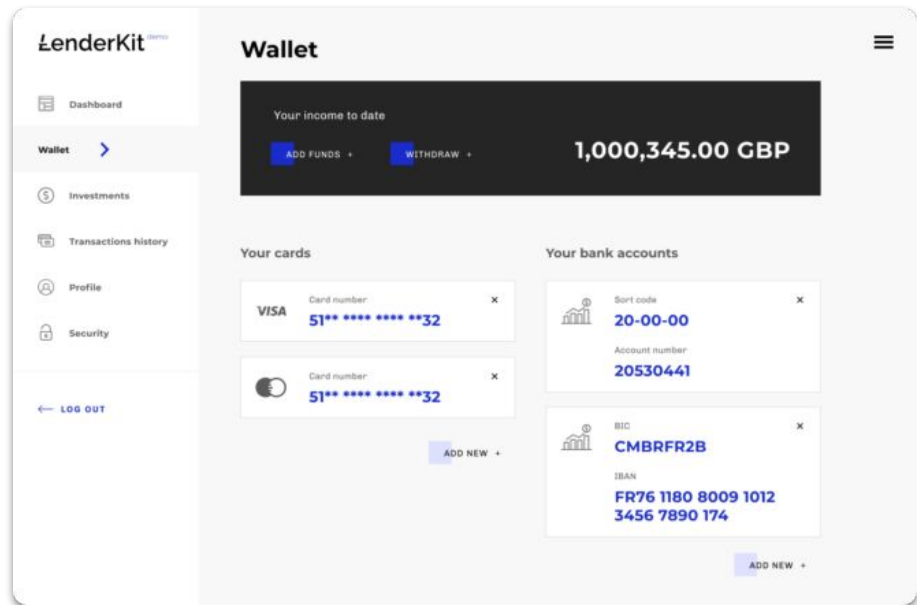
We've made the configuration **as flexible as possible** by allowing you to set up a variety of parameters:

- Select a transaction type
- Choose whether the fee is deducted at once or added to the final amount
- Determine a percentage and the flat fee

E-WALLET SETTINGS
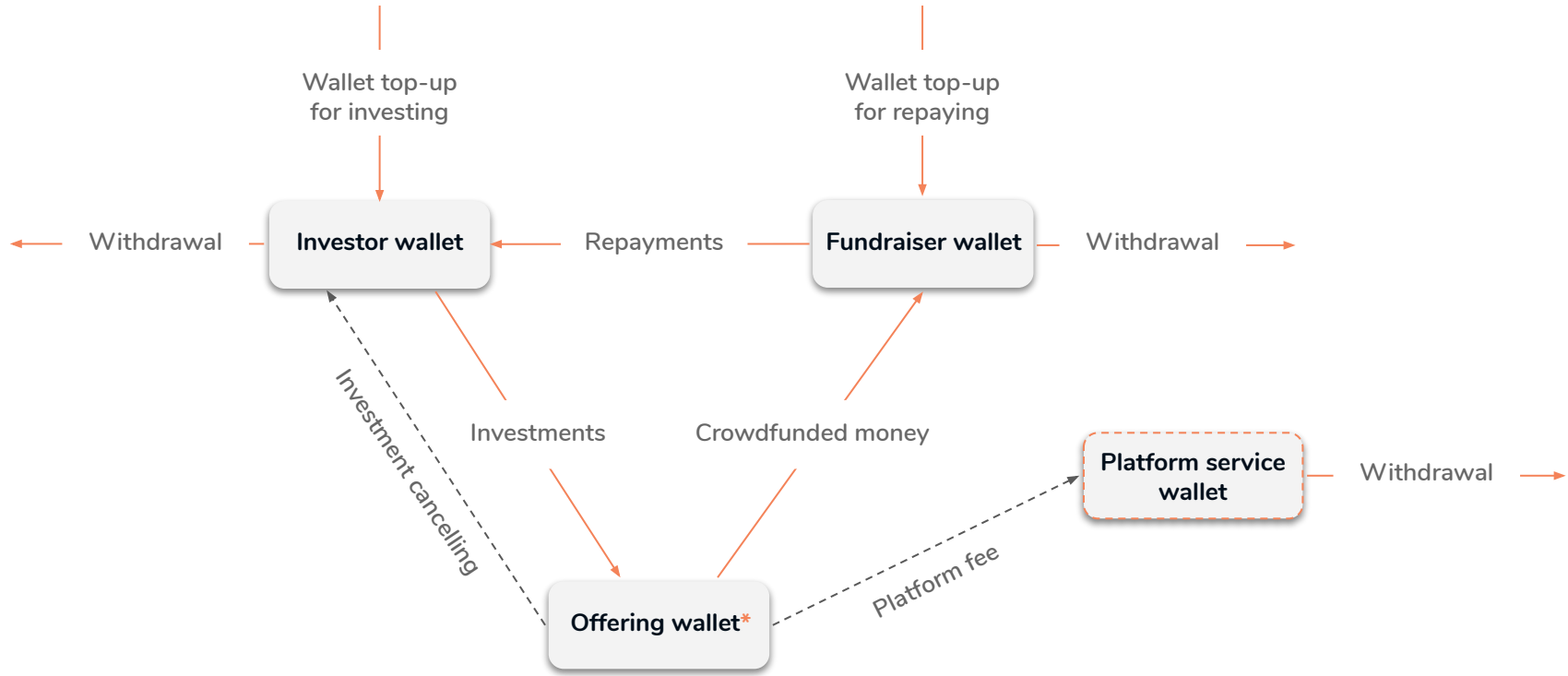
All users on LenderKit can **access and manage** their money directly:

- Top-up e-wallets
- Perform internal transfers between e-wallets
- Request withdrawal of funds from e-wallet to a bank account or a credit card
- Add new funding methods

There's no need to involve the platform admin in the process of internal transfers between the wallets because everything happens automatically.

SIMPLIFIED MONEY FLOW SCHEME

Investor wallet

Fundraiser wallet

Platform service wallet

Offering wallet*

Wallet top-up for investing

Wallet top-up for repaying

Withdrawal

Withdrawal

Withdrawal

Repayments

Investments

Crowdfunded money

Investment cancelling

Platform fee

* To process money online, you need to integrate with an authorised payment processor that has an escrow account. For example, PrimeTrust, MangoPay, or other.
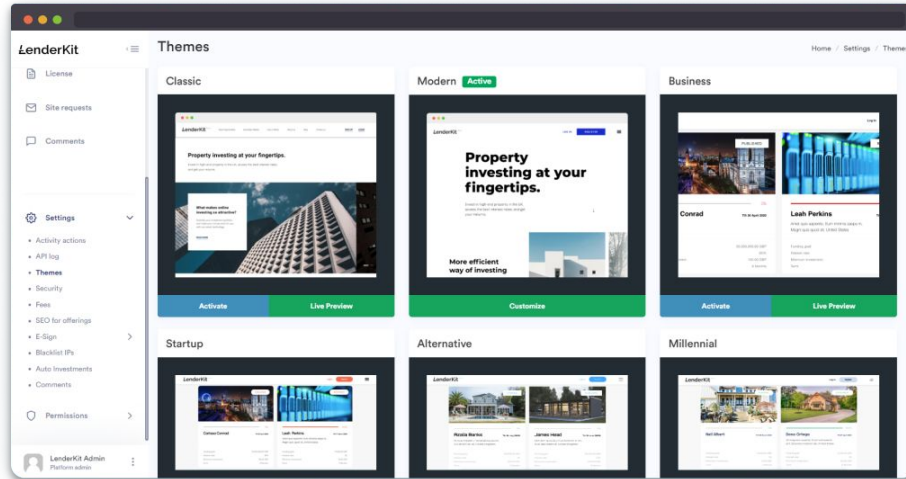
SECONDARY MARKET

Secondary market **allows investors to sell their securities** to other investors.

Here's what the secondary market on LenderKit has the potential to offer to investors (requires customisations):

- Sell an investment fully or partially
- Set the price for investments based on the recommended amount or the price calculated by the system

THEME SETTINGS

For an **exclusive look and feel**, our team of UX and UI designers will help you create a custom design; however, if you're on a budget, the configurator can be enough for starters. We've created a simple theme configurator which you can use to:

- Upload your logo
- Configure a unique colour scheme
- Adjust SEO settings such as headlines and meta description
- Create basic text content and upload files and images
- Preview results in real-time

PERMISSION SETTINGS

The permissions module allows you as an admin to assign permissions to:

- Investment advisors
- Investment managers
- Accountants
- Data protection managers
- Other personnel

You can **create multiple user roles** with different access rights to structure your corporate departments effectively.
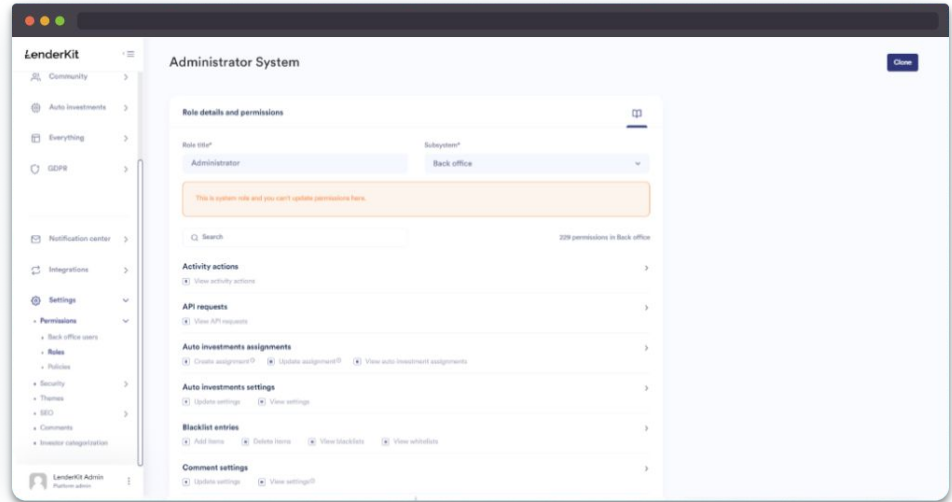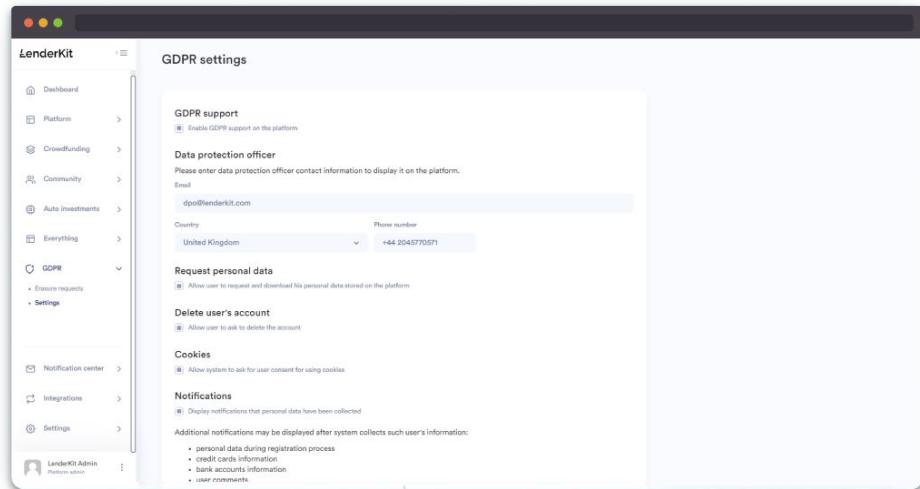
GDPR MODULE

GDPR module **facilitates your data protection compliance** requirements. With this module, users are able to:

- Request their data that your store
- Request to delete their data

As an admin of the platform, you can also:

- Manage cookie settings
- Manage notifications, etc

API INTEGRATION

We **partner with payment** processing providers, KYC/AML verification, e-signature, and CMS service providers including:

- MangoPay
- LemonWay
- Goji
- Vixverify
- GC Partners;
- HelloSign;
- Contentful CMS

However, you can implement any third-party APIs or microservices in the LenderKit ecosystem. For example, accounting software APIs, document drafting, asset tokenization, etc.

LenderKit working environment

LenderKit portal

LenderKit core
LenderKit admin area

3rd-party APIs

Payment gateways	Electronic signature
KYC/AML providers	Credit score
ISA managers	CRM
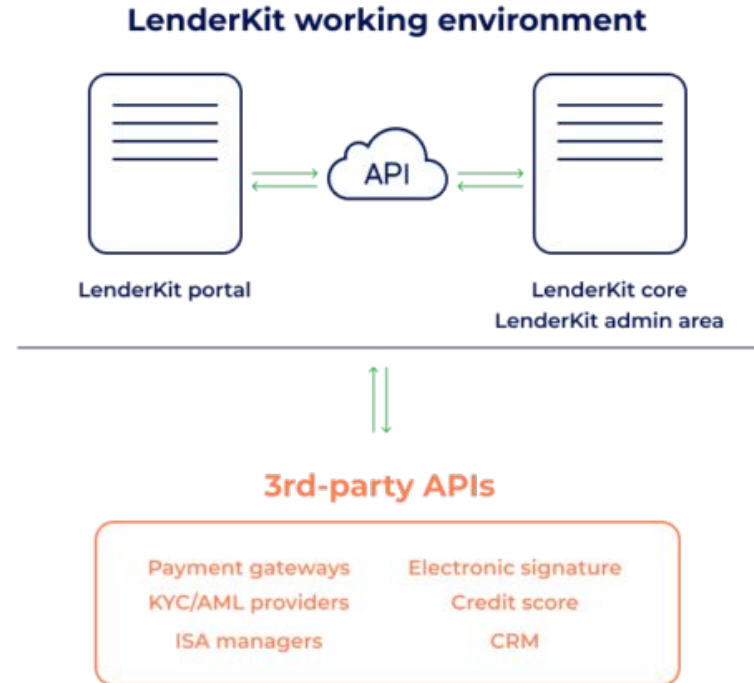
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Success Stories

CHARM IMPACT

Using a blended finance approach, Charm Impact combines **donations with debt financing** to provide capital for the entrepreneurs to create life-changing solutions in Sub-Saharan Africa and Southeast Asia.

Read case study

charm

Together we can make an impact

Combat climate change by investing in clean energy projects run by early stage entrepreneurs in emerging markets

LOG IN
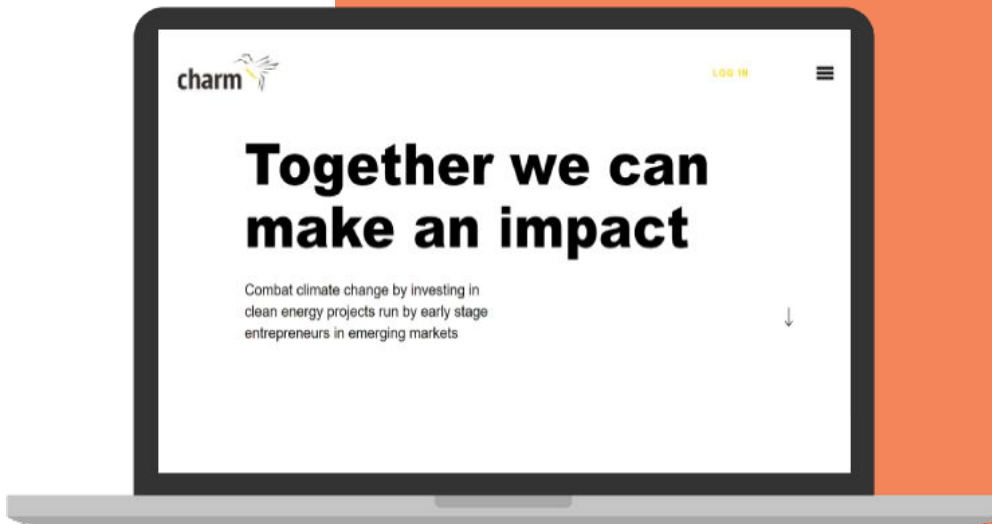
Platform: P2P lending, donation crowdfunding
Industry: Clean energy, impact investing
Country: Sub-Saharan Africa & Southeast Asia

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FORUS

Forus is one of the first **debt investment marketplaces** registered and authorised by Saudi Arabian Monetary Authority (SAMA). The company focuses on providing business loans and investment opportunities for SMEs and investors in the KSA.
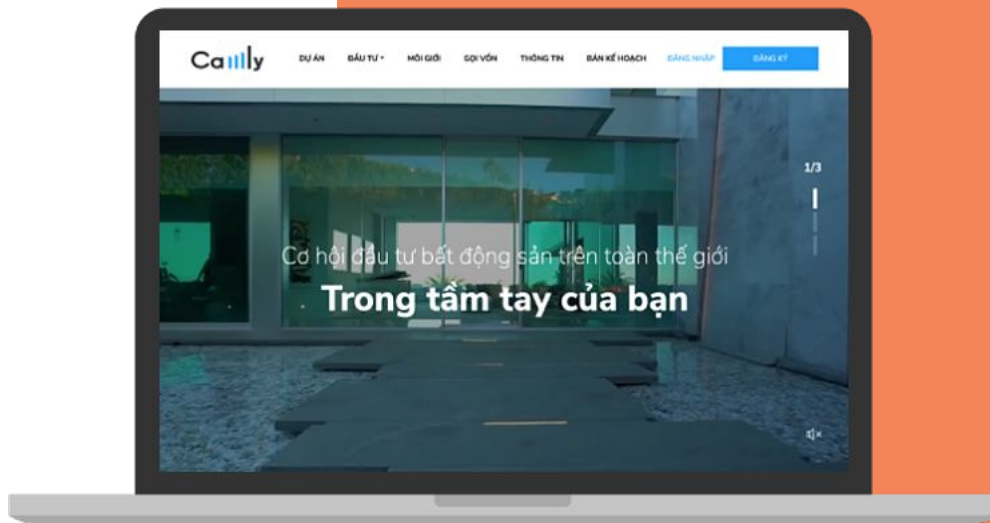
Read case study
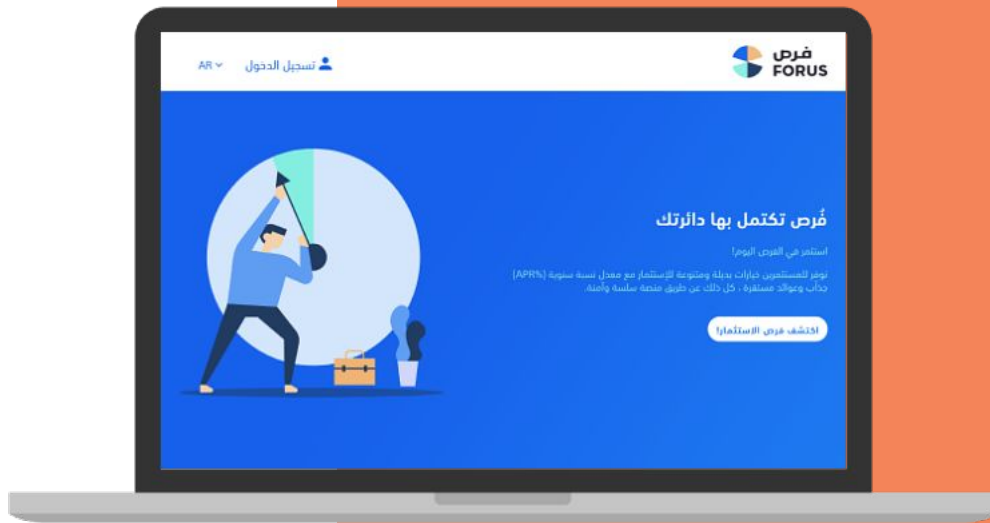
Platform: P2P lending, debt crowdfunding
Industry: SMEs
Country: Saudi Arabia

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CAMLY

Camly is a **real estate crowdfunding** platform that connects investors, real estate developers, and service agents in the USA and Vietnam.

Read case study

Platform: Equity & debt crowdfunding
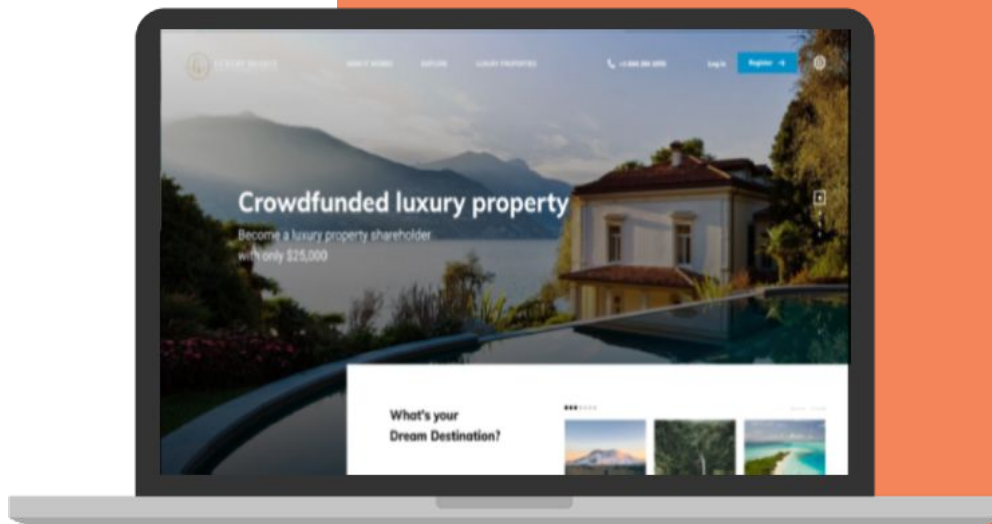**Industry:** Real estate
Country: USA, Vietnam

LUXURY SHARES

Luxury Shares is a crowdfunding platform that provides opportunities for **fractional ownership** of the luxury real estate throughout the Caribbean and Central and South America.

Read case study

Platform: Fractional investment management
Industry: Luxury real estate
Country: USA, Vietnam

WHAT CLIENTS SAY*

5.0 ★ ★ ★ ★ ★

LenderKit by JustCoded designed and developed a secure website for an investment management platform. Ensuring privacy and stability, they used PHP, and did everything from the wireframes and mockups from scratch.

Former CTO
CAMLY   APR 07, 2020

4.5 ★ ★ ★ ★ ★

LenderKit managed full stack development of a web app to produce an MVP for an investment firm. Following specifications, they adapted a proprietary solution. They integrated onboarding features and two APIs.

Investment company
PRIVATE EQUITY   APR 06, 2020

4.5 ★ ★ ★ ★ ★

They manage the project well and exhibit good communication skills. Additionally, the team's willingness to understand and cater to the business' mission sets them apart from other service providers.

CEO & Founder
STARTUP INVESTING   AUG 13, 2020

*The reviews come from Clutch - an independent B2B rating and reviews platform. Clutch is known for its strict verification procedures to make sure that all testimonials are genuine.

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