



**lisboa  
unicorn  
capital.**



# Financiamento Colaborativo para Projectos Sustentáveis

**GOPARITY**



# Traditional debt financing organizations

Where does the money come from?



Clients – people and organizations



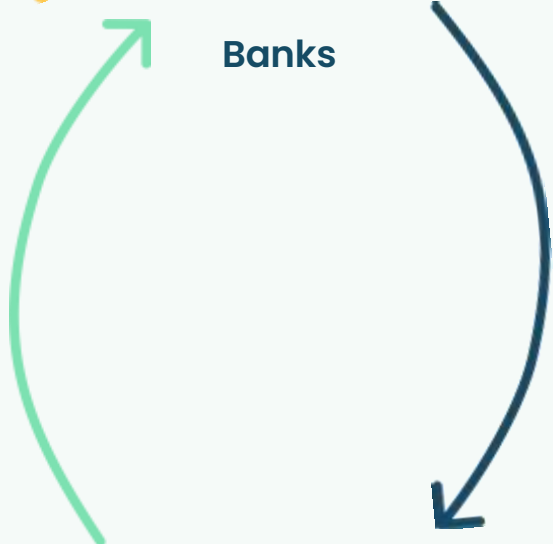
Where does the money go?



Banks



Projects - Organizations and entrepreneurs



# What is Goparity?

A daily life **impact finance** and **investment app** empowering **people and companies** to use their **money for good by connecting** companies looking to finance their sustainable projects with individuals and entities who want to invest sustainably.

We provide **funding for for-profit and non-profit organizations** promoting projects that contribute to the **United Nations Sustainable Development Goals**.

[goparity.com](https://goparity.com)



# Some of our numbers



**43K+**

Platform users



**360+**

Campaigns financed



**190+**

Promoters



**37M+**

Invested



**800 000€**

Largest campaign



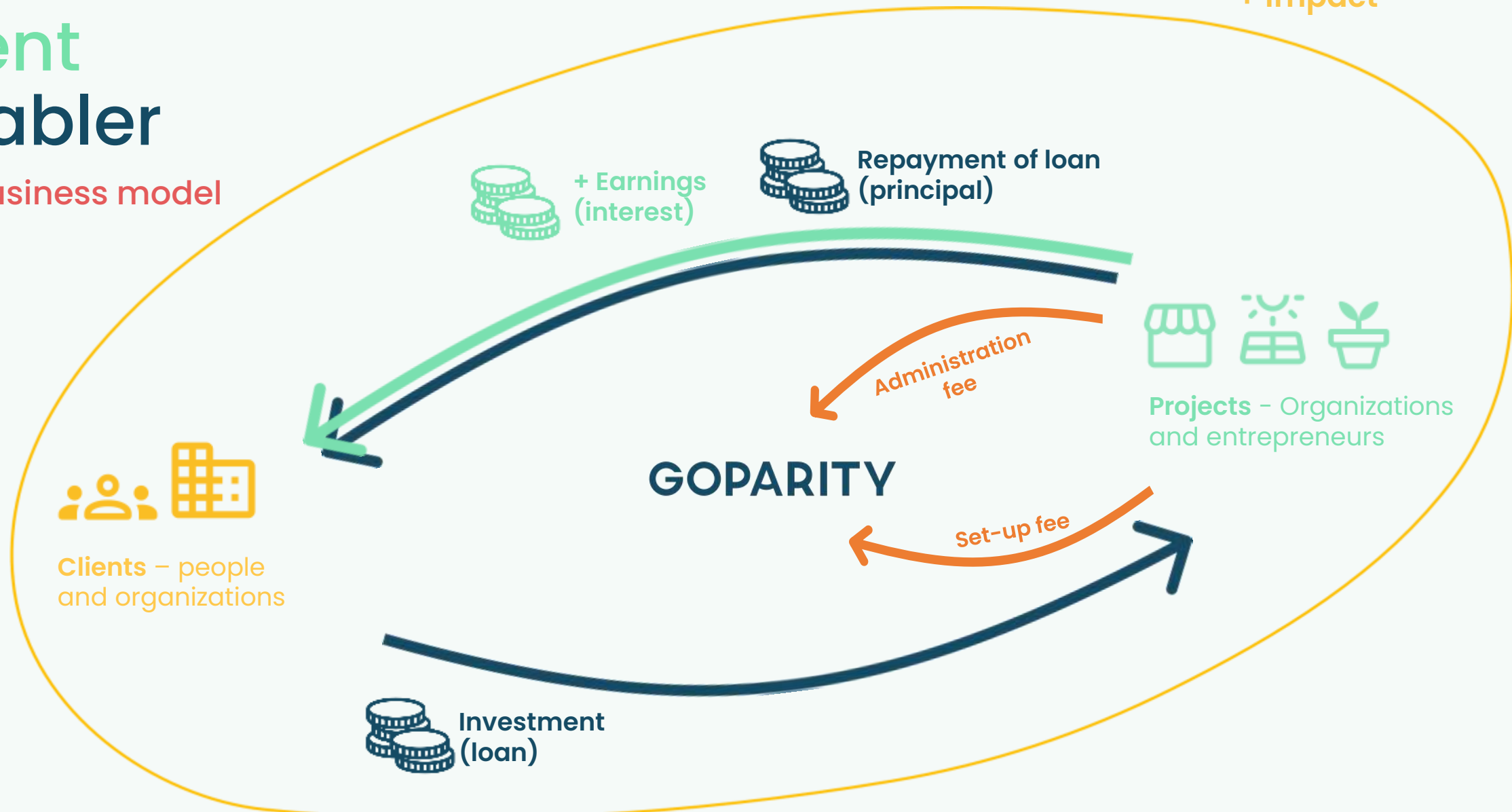
**6 000€**

Smallest campaign

# We are the silent enabler

Our business model

+ Impact



# What we offer

## Products for promoters:

- Advanced payments for grants
- Advanced payments for equity
- Working Capital
- Equipment financing
- Project financing



# Steps to get funded



## Risk & Impact Assessment

We review the financial statements from the past two years. To proceed the risk score should be  $\geq 4$  (C+). The process takes 1-3 days.



## Registration and KYB

Fill the online form and submit the company's Registration Proof, Articles of Association, Identity Proof of the Legal Rep. and a Shareholder Declaration. This process should take 1-2 days.



## Campaign preparation

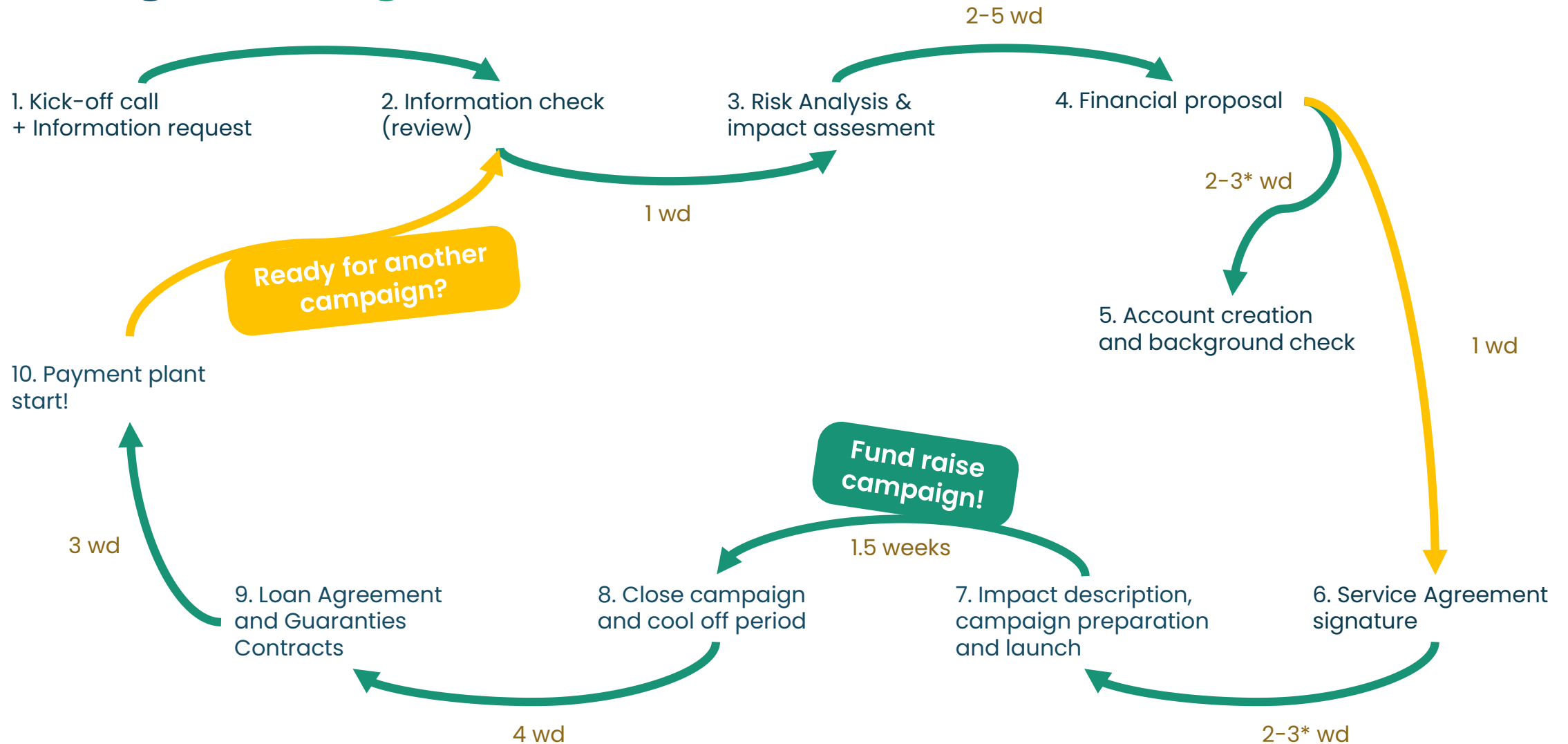
We will help write your story and present your project as an investment opportunity to a large community.



## Campaign launch & Funding

Your project will be shown on our platform and promoted through social media and traditional media. Money to wallet usually takes 10 days.

# Stages to get funded:





# 1. Information request:

## Documents needed for a risk analysis:

- Official financial statements from the past 2 years (Balance Sheet + P&L)
  - Provisional financial statement from the current year
  - Business plan with financial projection for the next 3 years
  - Pitch deck
  - Fiscal Identification Number
  - Project description and backup documentation
  - Desired financial conditions:
    - Amount
    - Maturity
    - Grace period (if needed/applicable)
-

## 2. Account creation and background:

### Documents needed to open an account:

- Registration Proof
- Articles of Association
- ID of the Legal Representative
- Shareholder Declaration

### Background check:

- Declaration of no debt to the Social Security
  - Declaration of no debt to the Tax Authority
  - Debt report from the Central Bank
  - Criminal record of the organization
  - IBAN certificate
-

# 3. Campaign prep & impact description

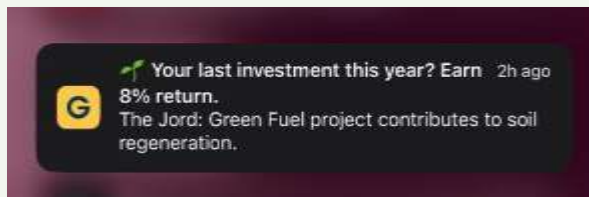
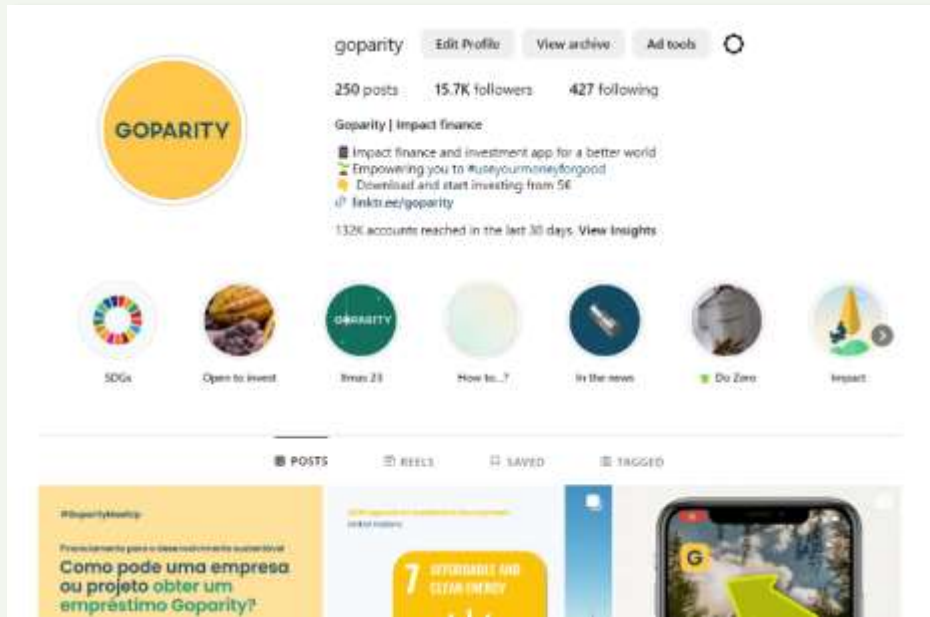
## Impact details

- Specific questions
- Metric setting

## Project page preparation:

- Project & promoter form
  - Images to illustrate the campaign
  - Logo and team member portraits
  - Communication strategy
-

# Comms: media coverage and promotion



# 4. Loan agreements & Guaranties contracts

- On average 1000 contracts
  - Contracts for investments - CMD
  - Guaranties must be Notarized
-

# Why Goparity?

## Benefiting from:

- No penalties for early amortizations
- Loans adapted to projects' needs
- More agile than traditional banking
- Average 500-1500 investors/loan managed automatically
- Democratic finance – money-sourced sustainably



# Some of our projects



**Vila - Sustainable School IV**

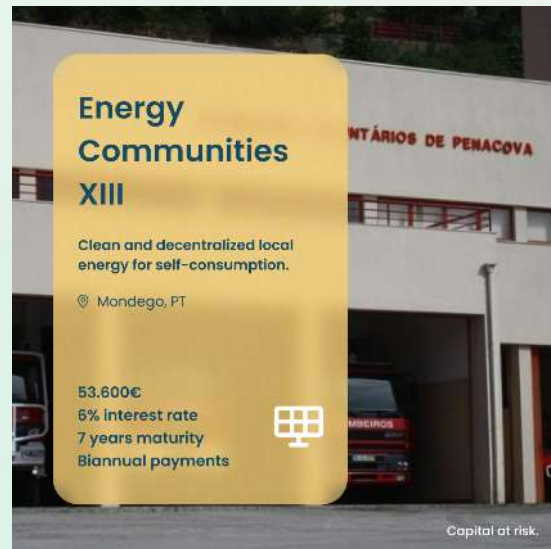
Powering sustainable and collaborative education.

📍 Lisbon, PT

125.000€  
5.35% interest rate  
4 years maturity  
Monthly payments



Capital at risk.




**Energy Communities XIII**

Clean and decentralized local energy for self-consumption.

📍 Mondego, PT

53.600€  
6% interest rate  
7 years maturity  
Biannual payments



Capital at risk.



**Oceano Fresco Farm**

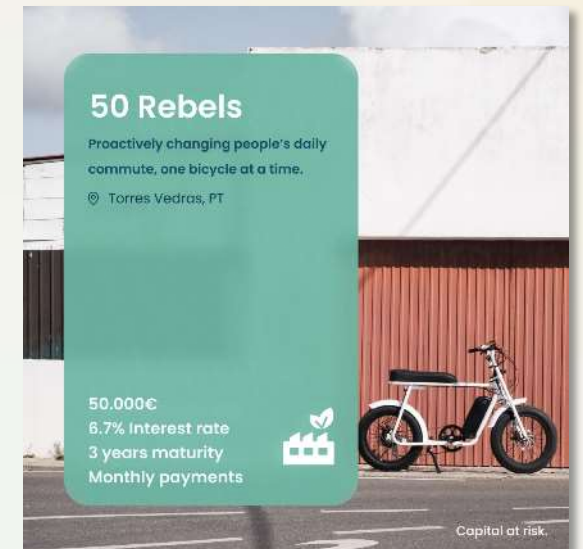
An open sea farm for a sustainable aquaculture solution.

📍 Lagos, PT

250.000€  
5.25% interest rate  
2 years maturity  
Quarterly payments



Capital at risk.




**50 Rebels**

Proactively changing people's daily commute, one bicycle at a time.

📍 Torres Vedras, PT

50.000€  
6.7% interest rate  
3 years maturity  
Monthly payments



Capital at risk.

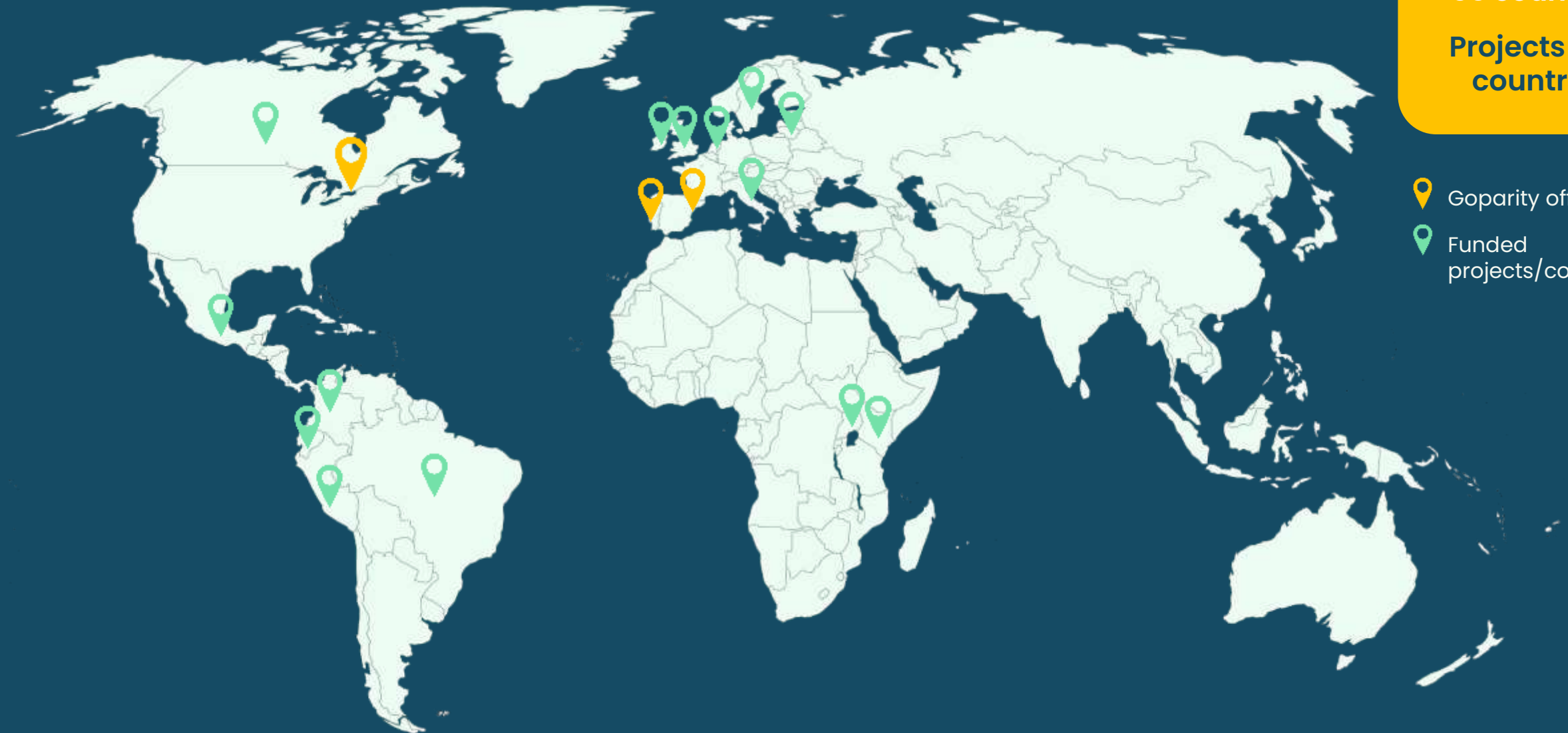
# Goparity around the world

Investors from  
65 countries

Projects in 17  
countries

 Goparity offices

 Funded  
projects/companies





# Time for Q&A



**GOPARITY**

# GOPARITY

Impact finance for everyday life.

LISBON  
Casa do Impacto

BARCELONA  
Impact Hub

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