



# The operating system for your members' savings traditions.

Your staff become Treasurers. Contributions become deposits. Participants become members. Trust becomes a credit signal.

## WHAT YOUR INSTITUTION GETS

### DEPOSITS

Circle contributions flow into accounts held at your institution. New deposit volume through your existing infrastructure. Money that was circulating informally now sits on your balance sheet.

### MEMBERS

People who want to join a circle need an account at your institution. They walk through your door because a friend invited them. Members you would never have reached through traditional marketing.

### CREDIT INTELLIGENCE

Every member builds a Financial Reliability Record and Credit Readiness Score. Verified savings behaviour over months and years. A credit signal no bureau captures. Better lending decisions, lower defaults.

### CIRCLE LENDING POOL

Circles build lending pools from each contribution cycle. Your institution lends from its own balance sheet with the pool as first-loss protection. Circle guarantees further reduce your exposure.

## ILLUSTRATIVE ECONOMICS · 500 MEMBERS · 25 CIRCLES · WEEKLY J\$5,000 CONTRIBUTIONS

**J\$65M**

Annual new deposit volume

**~150**

New members acquired

**J\$3.5M+**

Lending pool assets

**J\$0**

Your cost

## HOW IT WORKS

**1**

### Your staff become Treasurers

We train and qualify your designated staff through the Circlworld Treasurer certification. They learn to form circles, manage cycles, and govern contributions.

**2**

### Your members form circles

Members form savings groups of 8–20. Contributions flow into your accounts. Every deposit is recorded. Every cycle builds their financial history.

**3**

### Everyone earns

Your Treasurers earn a residual on premium subscriptions. Your institution gains deposits, members, and credit intelligence. Members gain a verified financial record.

Your institution holds the funds · Founded by a practising lawyer · Built for regulated institutions

## PLATFORM FEE

See what your members are already building.

[drew@circlworld.com](mailto:drew@circlworld.com)

Schedule a 30-minute demonstration. No commitment.

[circlworld.com/partners](https://circlworld.com/partners)