



## OPEN SOURCE BANKING – BRINGING BANKING INTO COMMUNITIES

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## **ABOUT EBANK**

ebank

- Ethical development bank in Croatia
- Owned by Croatian capital (member's bank)
- Support for development of real economy
  - sustainable ecological agriculture & tourism
  - manifacturing and processing companies
  - green energy / citizen energy
  - IT services, new technologies and innovations
  - ecological projects
  - social enterpreneurship
- Bank as a service to the real economy not an isolated profit-making entity

## ADDITIONAL VALUE: CITIZEN BANKING

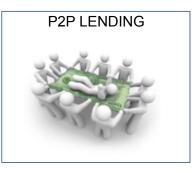
#### EXAMPLE

#### Advantages for customers

#### CROWDFUNDING PLATFORM



- Flexibility to propose projects for funding
- Opportunities to invest in projects they believe in
- Helps development of communities
- Funding with bank guarantee



- Quick and efficient access to the capital
- Utilizes existing social relations more comfort
- Favorable lending terms

Benefits for the bank

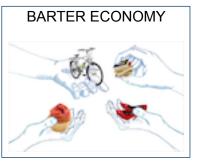
- Better insight in community needs
- Access to the interesting projects and business opportunities
- Reduces risks of investments
- Increases volume of transactions
- Good for development of economy
- Adds value to banking services
- Facilitates interaction among cooperative members
- Reduces risk
- Gives insight in social capital of the bank community

## ADDITIONAL VALUE: COMMUNITY BANKING

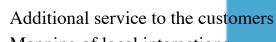
#### EXAMPLE

#### Advantages for customers

ALTERNATIVE CURRENCIES



- More tools to support local economy
- Increase in number of local interactions
- Higher frequency of money turnover
- Increase in social capital
- Preservation of capital in the community
- Transaction doesn't depend on money supply
- Preservation of value
- Simplicity directly satisfies needs
- Reduction of waste



Mapping of local interactions

Benefits for the bank

- Better knowledge of local communities
- Reduced risk due to "hedging"
- Mapping of local production and resources
- Strong relation with needs of community
- Support for reuse models
- Reduction of monetary risks

### ebank

## ADDITIONAL VALUE: SUSTAINABLE BANKING

#### EXAMPLE

#### Advantages for customers

- POSITIVE HOMES
- Cheaper higher quality homes
- Savings on energy
- Production of organic food
- Waste disposal and recycling
- Additional source of income
- Higher quality of life

# GREEN ENERGY

- Sustainable form of investment
- Long term financial benefits
- Integral part of circular economy
- Benefit for the environment

- Reduces risks of default
- House is returning the loan, not the customer

Benefits for the bank

- Additional value in the management of surplases
- Higher value of property
- Mapping of local production and resources
- Strong relation with needs of community
- Support for reuse models
- Reduction of monetary risks



