

People Operations at Mozilla
 Corporation: Scaling a Peer-to-
 Peer Global Community

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What are we going to discuss today?
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 why has this concept emerged?
 what is p2p lending and how does it work?
 why has this concept emerged?
 how does it work?
 what are the risks?
 what are the benefits?
 what are the challenges?
 what are the opportunities?

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Risk
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Commercial bank vs p2p portal
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What if something goes wrong?
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What is safe fund?
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peer 2 peer market in Slovakia
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Investor
 www.P2P.RS
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Borrower
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Question & Answers

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What are we going to discuss today?

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- why has this concept emerged?
- what is p2p lending and how it works?
- history
- commercial bank vs. p2p portal
- what if something goes wrong
- p2p market on Slovakia

- Q&A and discussion



Why has this concept emerged?

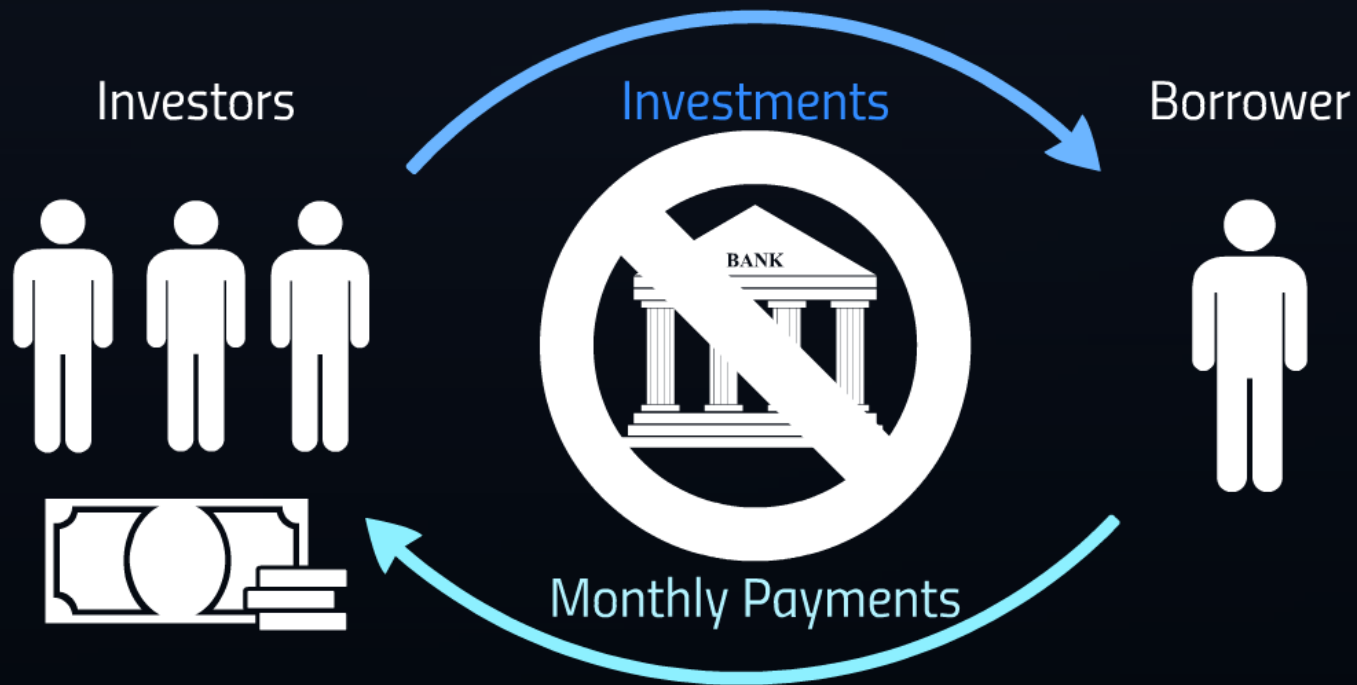
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- financial crisis
- online commerce trend
- investors want to **choose** their portfolio and define the risk by **themselves**
- *bypassing* the banking industry
- demand for refinancing of existing loans & credit cards

- **Win - Win** situation

What is p2p lending and how does it work?

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History

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- 📍 United Kingdom
 - Zoppa (520m GBP)
 - Funding Circle (267.5m GBP)
 - RateSetter (220.8m GBP)
- 📍 United States
 - Lending Club (4,034m USD)
 - Prosper (1,000m USD)

Commercial
bank



vs p2p portal



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- usually low interest rates for investors
- high interest rates for borrowers
- high fees
- bureaucracy
- lack of flexibility

- + regulated sector
- + traditional approach (personal contact)
- + complex services (bank account, etc.)

- investors choose the interest rate
- lower rates for borrowers (in average)
- clear and fixed fees
- mostly online process
- easy access and control
- clear payment breakdown



What is safe fund?

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- p2p portals make most of the profit from charging borrowers(4-7% from a loan principal)
- one part of this fee is "risk payment" directly sent to the safe fund
- this fund is then used to refund investors facing default of the borrower they invested in



peer 2 peer market in Slovakia

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4 p2p portals:

- ① Plán B
- ② Investuj - Požičaj
- ③ IsePankur
- ④ Žltý Melón