

LendForGood Public Impact Loan Information for émotions

14 June 2022

Loan Summary

Loan name

Working capital to grow émotions

Loan description

émotions founder Rochelle Rich is an outstanding entrepreneur who has established her business to target mental health in Australia. The market response to her online store since she launched in March 2021 has been outstanding, climbing at an average growth rate of 91.35% month on month. Her eco-safe products are packaged to carry positive and constructive mental health messaging into homes and businesses. The feedback about the conversations and actions this enables is tremendous. The platform for émotions is a tried and true online merchandising business model with huge potential for growth. To meet existing and projected demand, émotions is seeking working capital to acquire the inventory it needs to meet its next phase of growth.

Loan amount (in AUD dollars)

\$50,000

Loan period

24 months

Loan interest rate

8% per annum, simple interest

Borrower name

émotions.org.au

Borrower country

Australia

Borrower city, state

Melbourne, Victoria

Borrower website

<https://emotions.org.au/>



Intermediary Details

Impact intermediary name
Red Hat Impact

Impact Intermediary country
Australia

Impact intermediary website
www.redhatimpact.com



Loan Detail



Provide a short summary on the background and context of the loan, and how this fits with the mission of the borrower

Our vision is a world free of the consequences of mental health issues.

Our mission is to redirect spending on everyday products, and donate 50% of the profit to three key mental health organisations – Beyond Blue, Lifeline & The Black Dog Institute – who support everyday prevalent mental health issues.

An investment will allow us to grow our customer base in New South Wales by creating a new distribution centre and by purchasing inventory.

This will allow us to serve our customers in NSW with faster delivery times and reduced delivery costs making émotions more competitive in the market. With the above optimised and secured, we can forecast rapid growth and new customer acquisition through PR efforts.

The growth challenges we have been experiencing are related to only having one distribution centre in Victoria.

The investment in our growth will help us reach more people faster. When you join émotions, you show support for your neighbour, your friend, your family member or members of our Australian community who might be quietly managing their mental health.

Describe the positive social and/or environmental impact the loan will create, and how it will be measured/assessed

emotions exists to create positive social change for emotional wellbeing and for the planet.

Together as a society and globally, the sale of these products can fund research and support in Mental Health by redirecting spending on these everyday products that we are all buying anyway, in order to save precious lives lost every day.

As a business, we have connected with others who share these dual values of bringing awareness to mental health and supporting our environment. The loan will allow us to expand our reach whilst reducing our operational costs.

The foremost message we receive from our members is they love supporting mental health all whilst receiving high quality eco-friendly products. The presence of the products in their homes and workplaces increases their ability to openly discuss their feelings (reduces stigma), reduces stress and increases awareness.

On a holistic level, the long term outcomes can be viewed as improved quality of life and improved health.

On a quantitative level, we will measure impact on data from the donations made to our partner charities. Over time, we can further delve into the impact that comes from funding much needed research into preventative and supportive mental health research.

In addition to the social impact from donations, our environmental impact will be quantified by the number of environmentally friendly products sold that could have otherwise been sourced from supply chains that encourage unethical practices.

What Sustainable Development Goals does the loan help to achieve? (for more info see <https://sdgs.un.org/goals>)

SUSTAINABLE DEVELOPMENT GOALS



- 3 Good Health and Well Being
- 12 Responsible Consumption and Production

Lender subscription start date
24/05/2022

Lender subscription cut-off date
21/06/2022

Participating in this Impact Loan

If you are already signed up as a LendForGood lender, you will have received the complete details of this loan to your nominated email address (including access to all related documents). If you have not received this, email us at hello@lendforgood.com.au

If you are not signed up as a LendForGood lender and would like to explore participation in this loan, email us at hello@lendforgood.com.au to get started on becoming a LendForGood lender.

Contributing funds to an impact loan always comes with risk. LendForGood transmits loan information provided by impact intermediaries and their clients (borrowers) for you to assess. All parties use their best endeavours to ensure this information is accurate and up to date at the time of publishing. LendForGood undertakes no due diligence on the loan information, the impact intermediary or the borrower, and holds no financial licence in any jurisdiction. As a LendForGood lender, you participate entirely voluntarily and at your own risk.