

LendForGood Public Impact Loan Information for émotions

12 September 2022

Loan Summary

Loan name

émotions further growth, more impact.

Loan description

The loan will be used for expansion of the business for digital marketing, brand awareness, PR, and crowdfunding for the next phase of growth. Our business is no longer a concept but a scalable operation. The story for émotions is powerful and has been well received. The main reason émotions exists is to make an impact in the mental health space yet we are a values-driven business with a triple bottom line 1) Mental Health 2) Sustainability and 3) Australian Manufacturing with an inclusive workforce.

Loan amount (in AUD dollars)

\$120,000

Loan period

24 months

Loan interest rate

10% 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 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.

This is the second LendForGood impact crowd loan raise for emotions, building upon recent growth catalysed by the first LendForGood impact crowd loan raised in June 2022. The first loan catalysed expanded operations, and since June, we have commenced manufacturing four products in Melbourne, furthered our goal of creating an inclusive workforce by employing a person living with a disability, and made our first donations to our three partner charities Beyond Blue, Lifeline and The Black Dog Institute.

Off the back of these activities, further opportunities for growth have quickly emerged. Sales continue to expand rapidly. Large supermarkets have approached émotions to access its supply. And we've commenced work on a crowdfunded equity raise strategy. To support these opportunities, we are building up more inventory and preparing to invest in a broad reaching PR campaign to support the crowdfunded equity raise and our market growth generally. This second loan will provide the additional working capital we need to realise these steps.

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

émotions 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 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 our values of bringing awareness to mental health, supporting our environment, and supporting an inclusive workforce.

Mental Health Impact: On a holistic level, the long-term outcomes can be viewed as improved quality of life and improved health. The foremost message we receive from our members is they love supporting mental health 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 quantitative level, we measure the impact of the dollar amount donated to our charities. Over time, we can further delve into the impact that comes from funding much-needed research into prevention and supportive mental health services.

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

Employment Impact: As we scale our manufacturing here in Melbourne, our priority is to expand our workforce to include more people in priority groups with barriers to entry into the workforce.

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
22/08/2022

Lender subscription cut-off date
09/09/2022

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.