

# Land of Opportunity

**Never waste a  
good crisis**



## Resilience

We're dealing with everything from climate change and COVID to crazy inflation and supply chain mess-ups. These crises test how resilient your clients are - impacting the quality of your loan portfolio now and in the future!

# Barriers for Banks

## Resilience is not a factor

Although resilience plays an important role in a client's ability to pay back a loan, it is rarely factored in (outside financial health)

## Low adaptability

Changing a bank's offering to meet the 'new normal' can be difficult. Regulatory requirements, automation and tight integration all make it difficult to adapt.



# The opportunity

*Create a resilient loan portfolio and be ready for change*

## Make your loan portfolio resilient

A resilient loan portfolio is a fundamental value creator of your business. Introduce a resilience score that measures a lender's resilience. Store the underlying information on which you calculate the score for future analyses. Encourage a borrower's resilience with covenants that enforce measures to be more resilient.

## Be ready for change

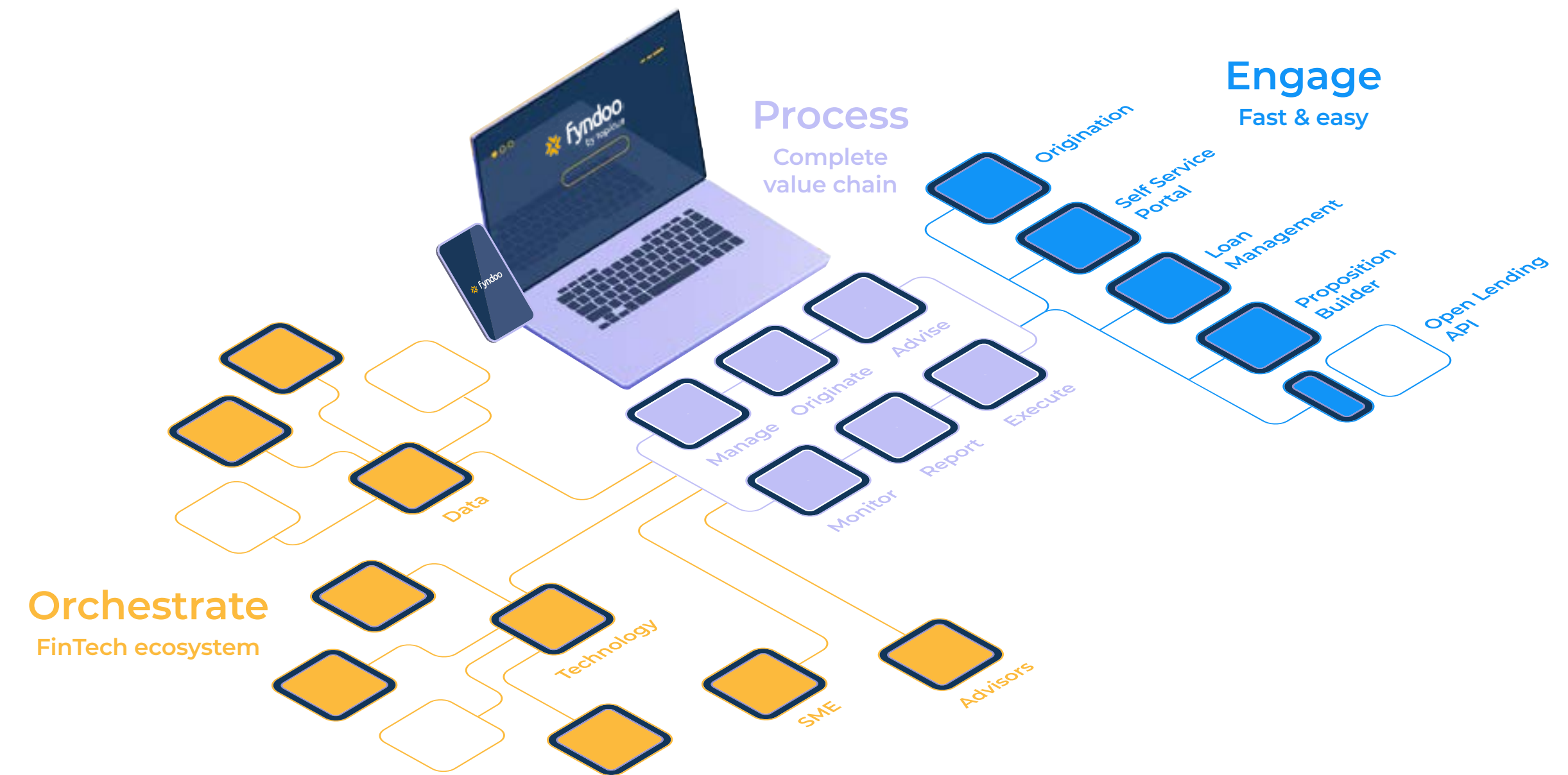
A crisis is an opportunity - if you're able to react and make most of it! So, start analysing your business by performing scenario analyses. Identify weak spots in your portfolio and lending operations. Now answer the key question: Are you able to turn around the specific crisis in an opportunity?



# Thrive on change

Fyndoo makes it easy to adapt to whatever comes your way. The flexible product, workflow and calculation engines make change easy. And powerful data analytics and scenario planning tools give you all the insights.

Turn any crisis into an opportunity!



## Fyndoo Cloud Lending Software

Lending is important - to start a business, to seize opportunities, to build a thriving economy.

Unfortunately, lending is a tough business. Assessing risk, regulatory authorities, complex processes, and legacy systems make it hard to grow your lending business.

Fyndoo makes lending easy. Fully supporting all processes - from advice, origination to reporting and monitoring. Easy to tailor to your competitive edge. Fyndoo makes lending truly easy for you and your clients.



Listen to

**The Lending Bean  
on Resilience**



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