

# Redefining credit through the power of *peer lending.*

Meet CAFE founders David Henderson and Ashley Sherwin, who are building the credit reporting agency for the \$200B community finance market, turning peer lending in trusted social networks into character-based credit reports that unlock pathways to mainstream credit for the 45 million Americans the system can't see.

DA

**David Henderson & Ashley Sherwin***Founder and Co-founder, Giving Credit*

SWIPE →

THE HIDDEN NETWORKS THE SYSTEM CAN'T SEE

# Built where mainstream credit *stops looking.*

Founder **David Henderson** is the son of a Panamanian mother who remitted money to family back home. Years later, he watched the financial system exploit her, leaving her in financial ruin. He incubated Giving Credit in 2022 at Princeton as a Sugarman Practitioner in Residence and START Innovator.

Co-founder **Ashley Sherwin** spent 20 years scaling community-led financial solutions for LMI households, most recently as COO of SaverLife. She and David previously worked together at UpTogether, where they watched recipients lend cash to others, **revealing hidden banking networks the formal system never sees.**

CAFE alum

Princeton incubated

Ex-UpTogether + SaverLife

Emerging Leaders Award

# The credit reporting agency for *community finance*.

Giving Credit aggregates peer-to-peer lending in trusted social networks and converts it into **verified, FCRA-compliant credit data**. Three products help financial institutions approve more borrowers, and help borrowers build a pathway to mainstream credit.

**01**

CREDIT BUILDING

## Giving Credit Report

Offered as a financial wellness benefit, helping customers build a credit history through lending and borrowing inside their social network.

**02**

UNDERWRITING

## Second Look Underwriting

Refer applicants just outside risk criteria to Giving Credit. They build a character-based report that gives their application a second review.

**03**

UNDERWRITING

## Lead Generation

Surface qualified, character-verified borrowers from the Giving Credit network and extend wealth-building products to them with confidence.

**COMMUNITY DATA**

Lending and resource sharing inside trusted social networks.

**CHARACTER-BASED**

Elevates character over wealth or race.

**CONSUMER-FRIENDLY**

Simple good, neutral, or bad score. Consumer controls who sees the report.

**FCRA-COMPLIANT**

Verified credit data financial institutions can act on.



*Everyone has credit. People have credit with their financial institutions, and with their friends and family.*

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— David Henderson · *Founder, Giving Credit*

# The 45 million Americans credit *doesn't see.*

Immigrant networks, faith communities, and LMI households participate in robust peer-lending economies every day. **The system records none of it.** Giving Credit gives those networks a verified credit infrastructure built for how trust actually flows.

## CREDIT INVISIBLE

# 45M

Americans the mainstream credit system cannot evaluate, locking them out of affordable products and wealth-building credit.

## PAYDAY EXTRACTION

# \$9.1B

drained from low-income households annually by payday lenders filling the gap mainstream credit refuses to serve.

## PEER LENDING

# 90%

of low-income people participate in peer lending inside trusted social networks. Giving Credit makes that signal visible.

## DIRECT CRA ALIGNMENT

Helps community financial institutions earn **Community Reinvestment Act credit** by underwriting and lending to credit-invisible LMI households, immigrant networks, and underserved communities, using character-verified, FCRA-compliant data.

# 30 fintechs. One *scaling* network.

Through CAFE, Giving Credit connected with community banks, credit unions, CDFIs, and industry leaders accelerating their path to scaling character-based credit infrastructure for the 45 million Americans the mainstream system can't see.

## CAFE PARTNERS

**ABA** American Bankers Association

**AFC** American Fintech Council

**WSFS** CARES Foundation

**SBDC** Small Business Development Center

**M&T** M&T Bank

**CRB** Foundation @ Cross River

**Help CAFE scale  
the next cohort.**

Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.

