Current - Business Model Canvas

Key Partners

- Technology Vendor: LoanPlat Alpha
- Data Vendor: Experian
- Data Vendor: Callcredit
- Regulatory Agency: FCA

Key Activities

- Business Operations
- Call Centre Operations
- Risk
- Marketing
- Compliance
- Finance
- IT Operations
- HR

Key Resources

- Physical Infrastructure
- Loan Assets
- Cash

Value Propositions

- **Debt Consolidation** (Personal Loan Product - Higher interest rates)

Customer Relationships

- **Automation** (through Self-Service where possible)

Channels

- Telephone
- Internet

Customer Segments

- Sub Prime Customers

Cost Structure

- Channel Costs
- JV Interest Expenses
- Brand Promotion

Revenue Streams

- Interest Income
- Fee Income

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