commonlands

Formalizing Refugee Economies

A Pathway to Economic Inclusion

Harnessing Land-Based Community Credit Systems to Enable Access to Formal Finance

Presented by Darius Golkar Sept 2024

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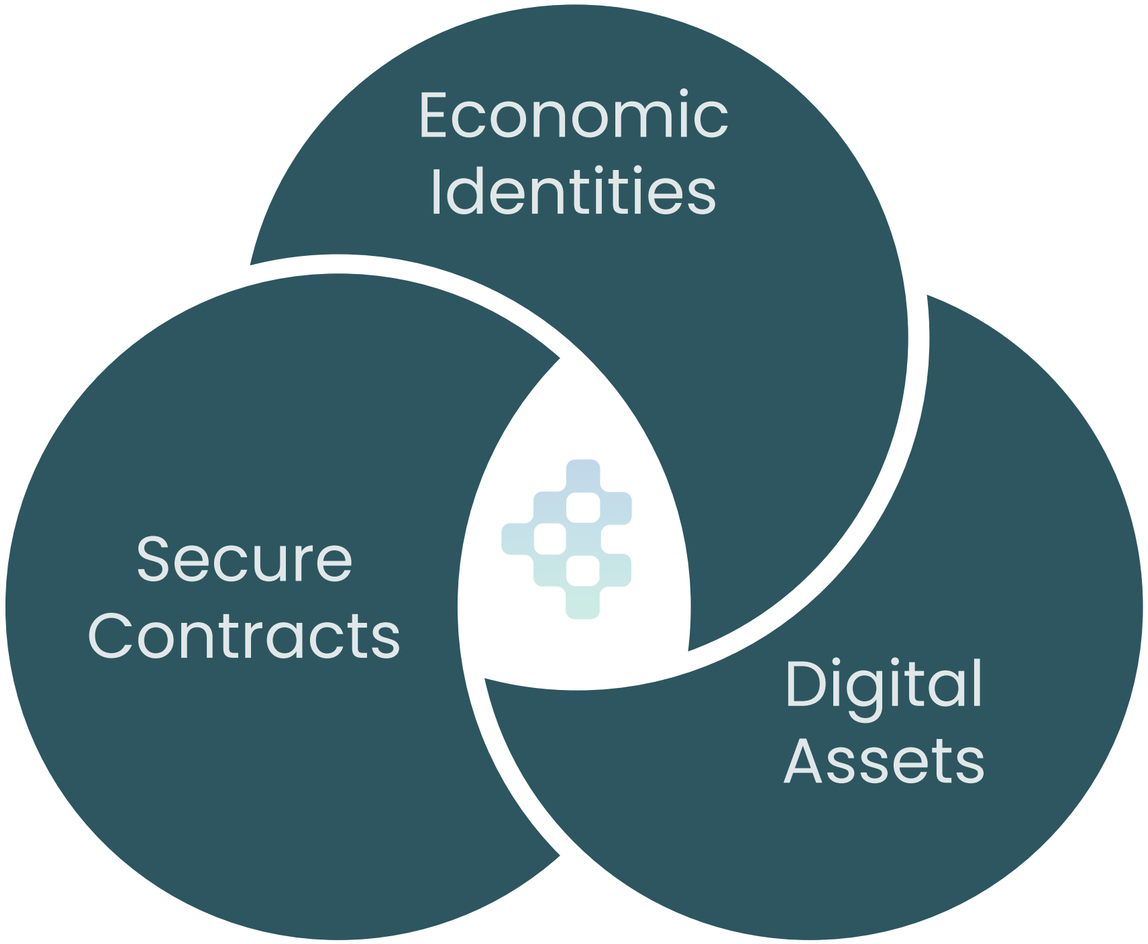
Lending to informal economies is a big challenge...

...resulting in barriers to the free flow of capital perpetuating cycles of poverty.

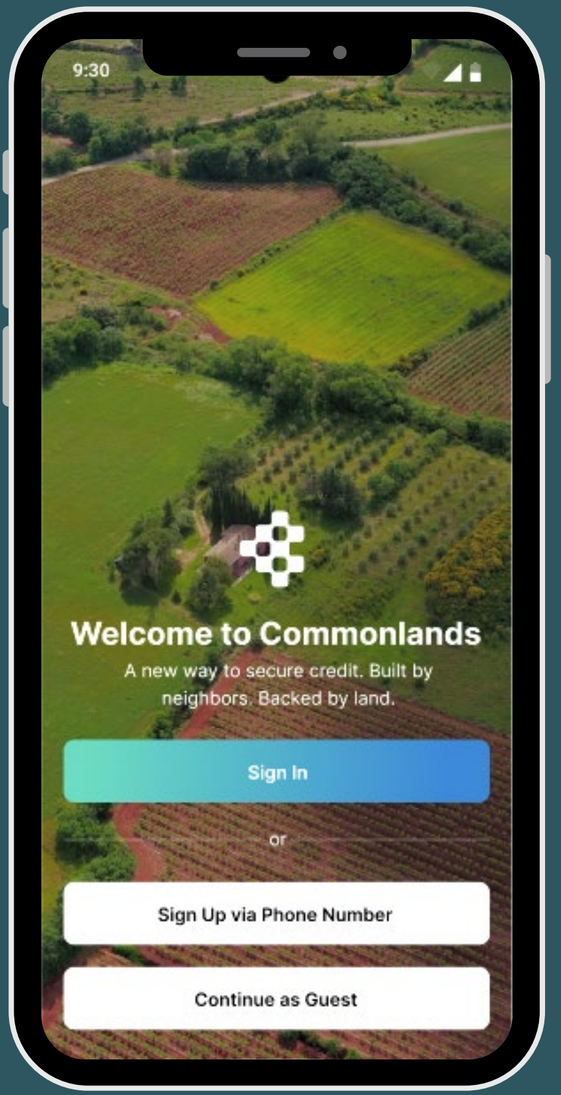
Lenders struggle to:

- verify borrower identity
- perform risk analysis
- determine creditworthiness
- secure contracts with assets
- collect on defaults

Our solution provides:



All in one app.



With Commonlands Lenders can easily:

- verify borrower identity
- perform risk analysis
- determine creditworthiness
- secure contracts with assets
- collect on defaults

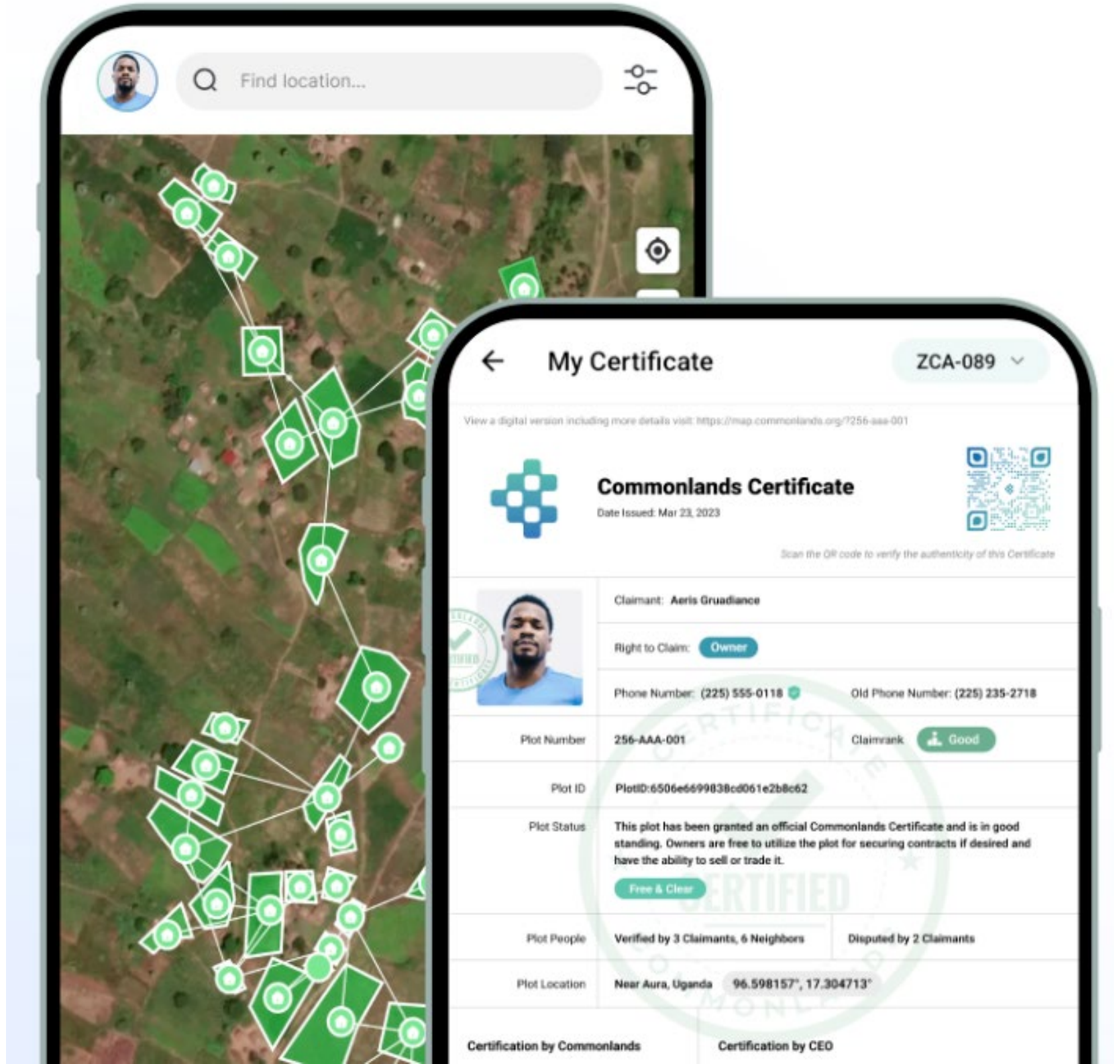
...opening new markets!

Proof it works

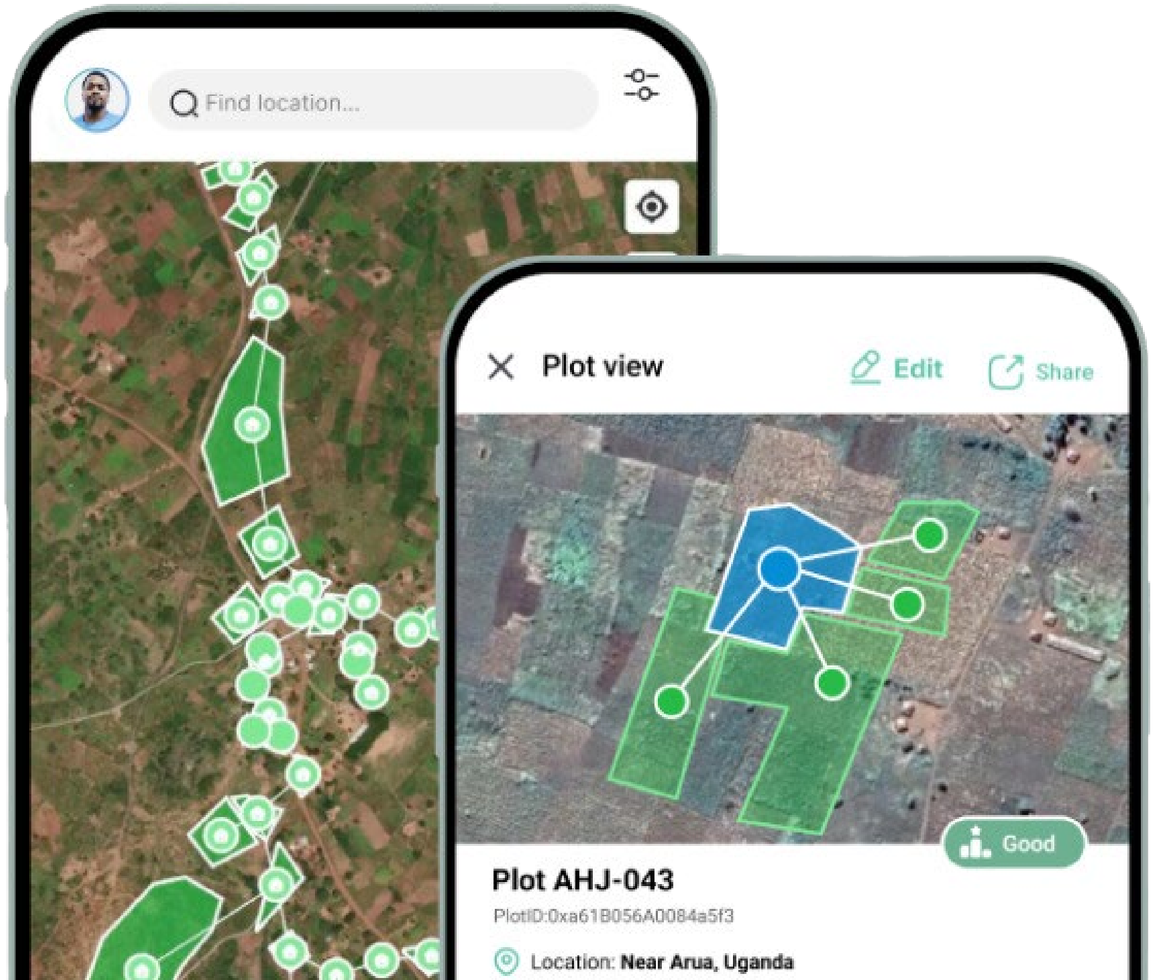
Utilizing Commonlands' tech, we are profitably lending at:

- 2.5% per month
- up to 6mo terms
- >98% success rate
- 4x to 10x below market rates

...in remote informal markets!



The key is formalizing informal structures so they are:



1. secure

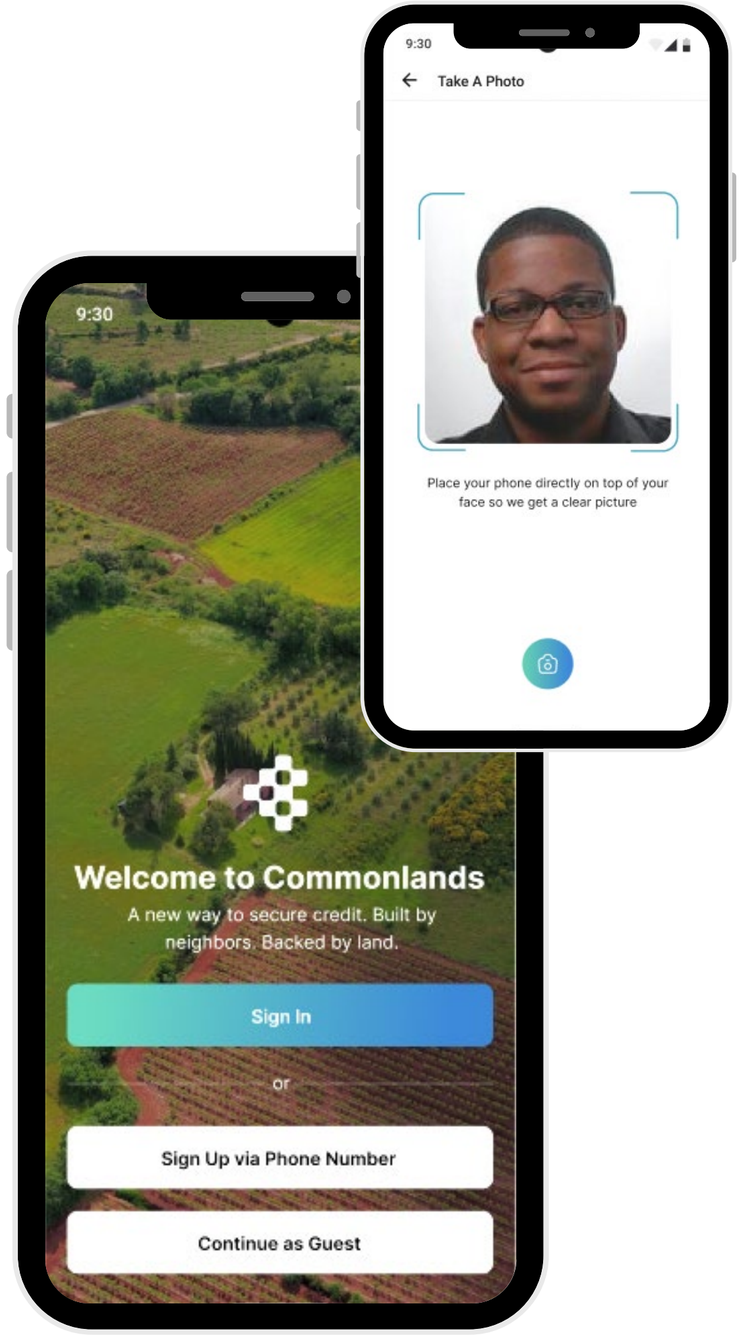
2. private

3. verifiable

Creating foundational economic identities.

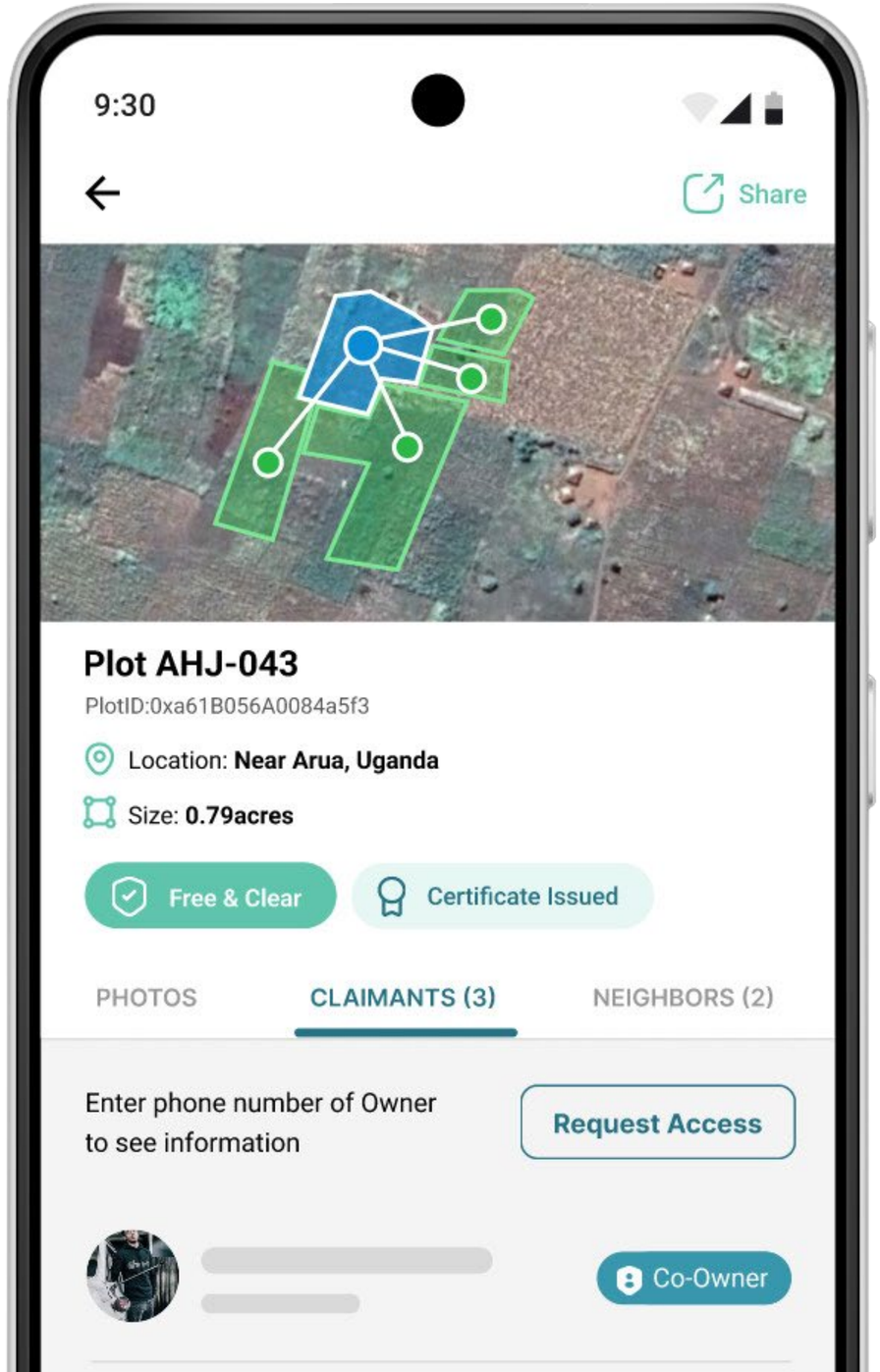
All you need is a SIM card.

One smartphone can support an entire village.



Building trust: tying identity to land.

Verifying claims with neighbors creates trust graphs which we call Claimchains.™

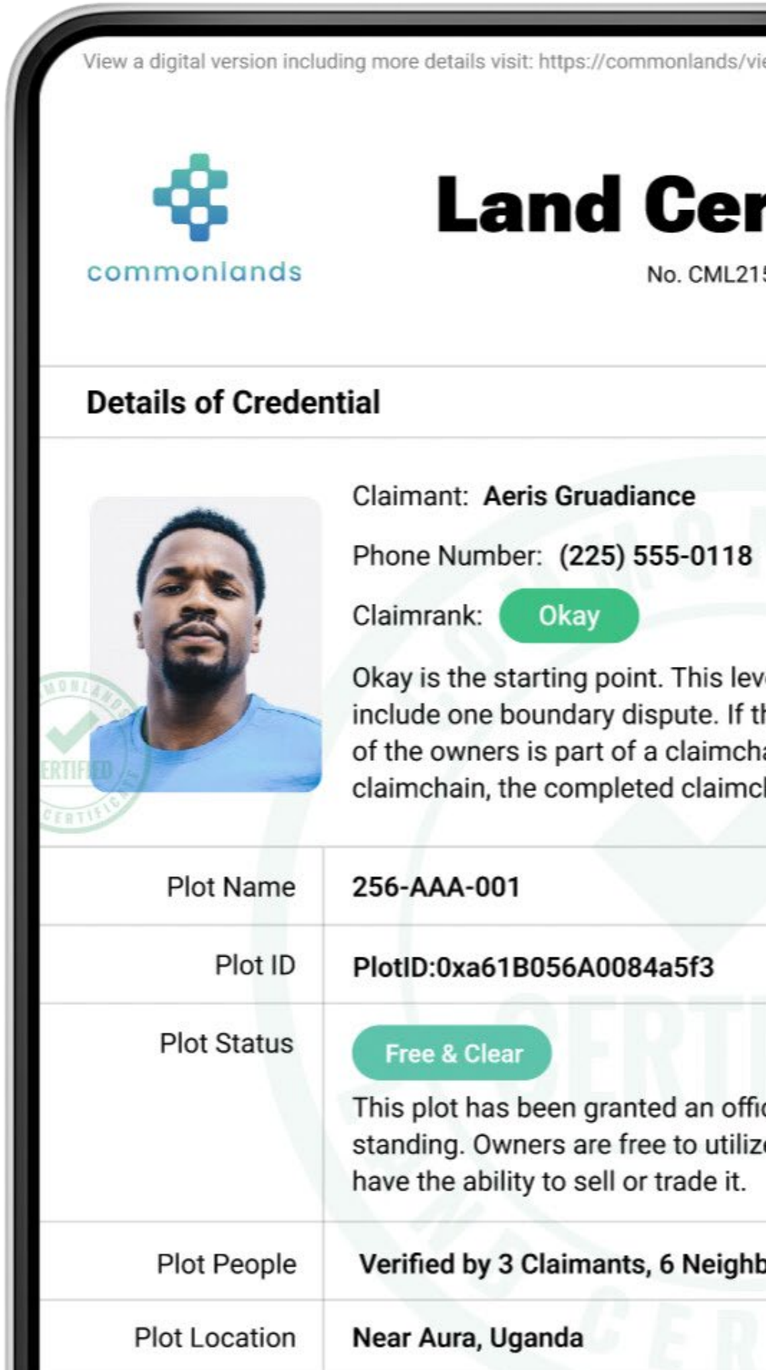


Proving trust.

Verifiable credentials cannot be forged or tampered with.

They can be printed, sent via email or SMS.

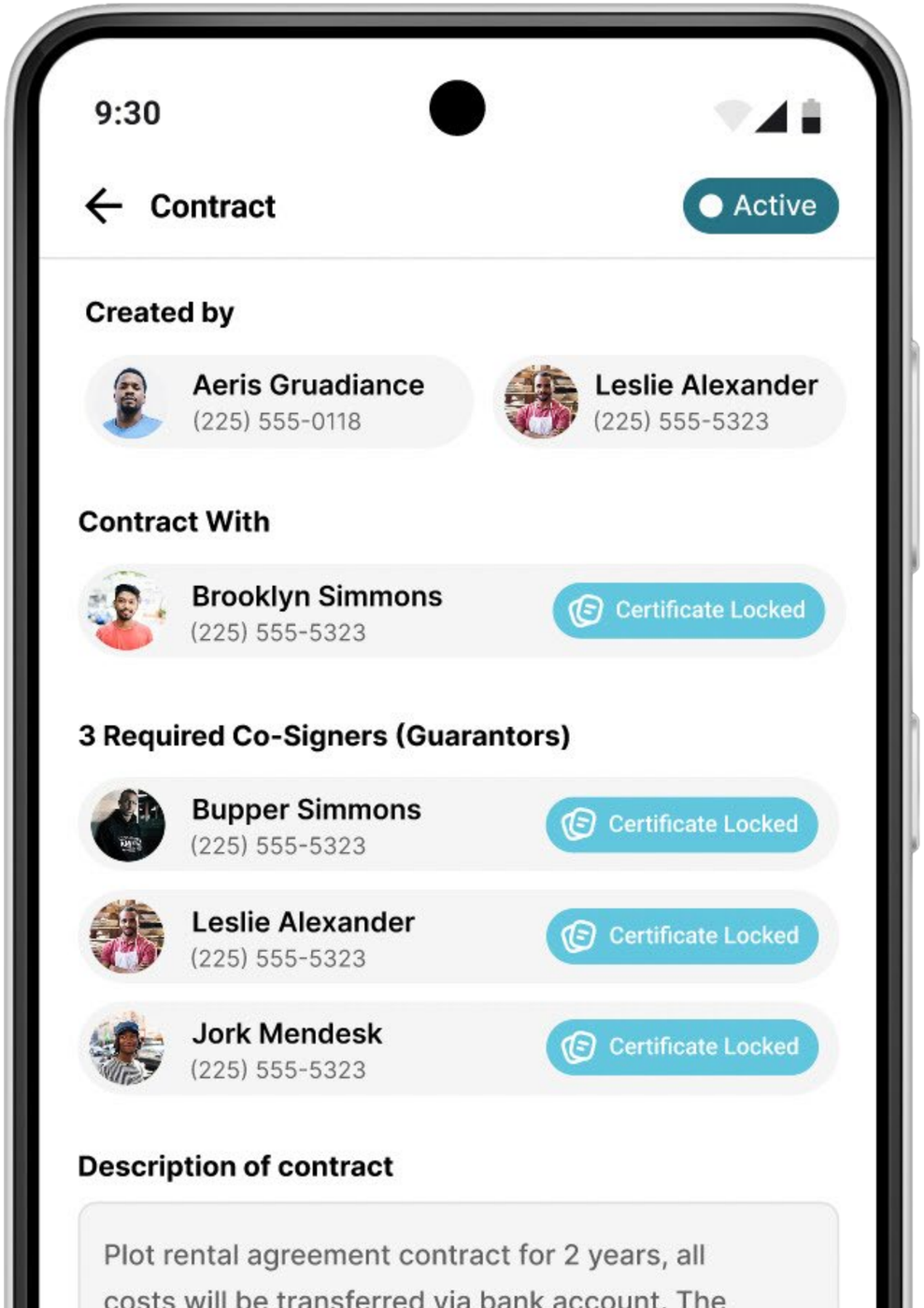
Remote KYC for anyone, anywhere, secured by blockchain.



Securing trust.

Our Claimlock™ Protocol is a secure contract platform built for informal markets.

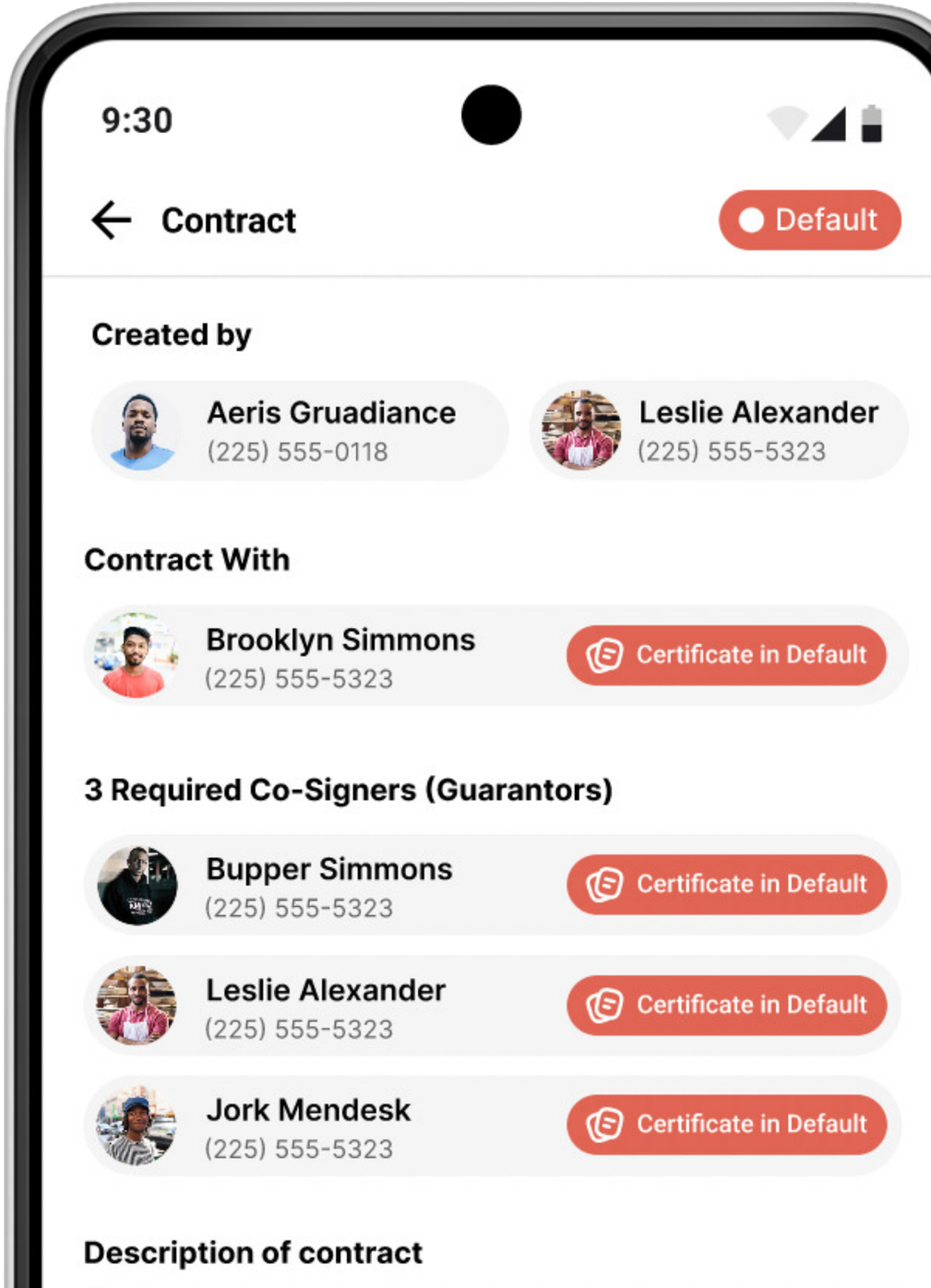
Blockchain technology applied to real-life use cases.



Protecting trust.

Shared risk models work.

That’s why industry standard shared risk models are built into our sytem.



Uganda launch

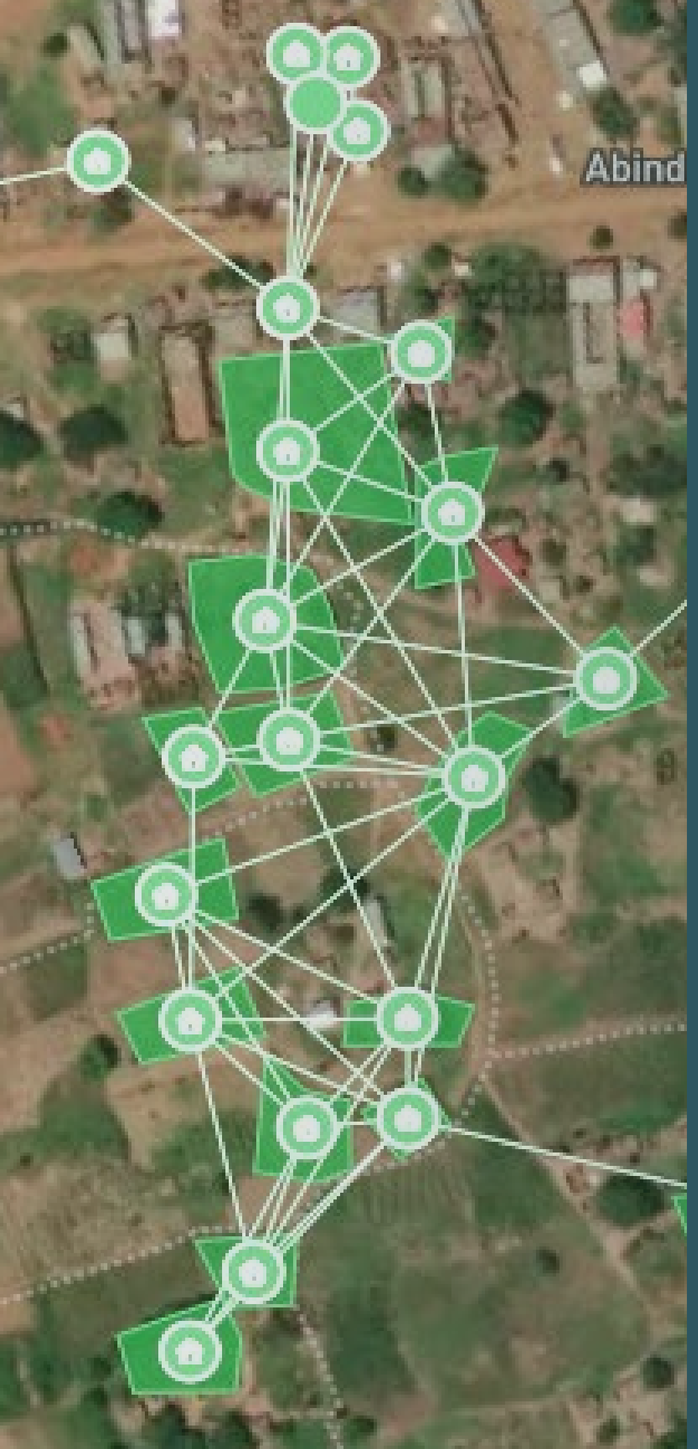
60 community groups

3,000 land claims

1,800 certificates

300 loans & growing

8 Claim chains



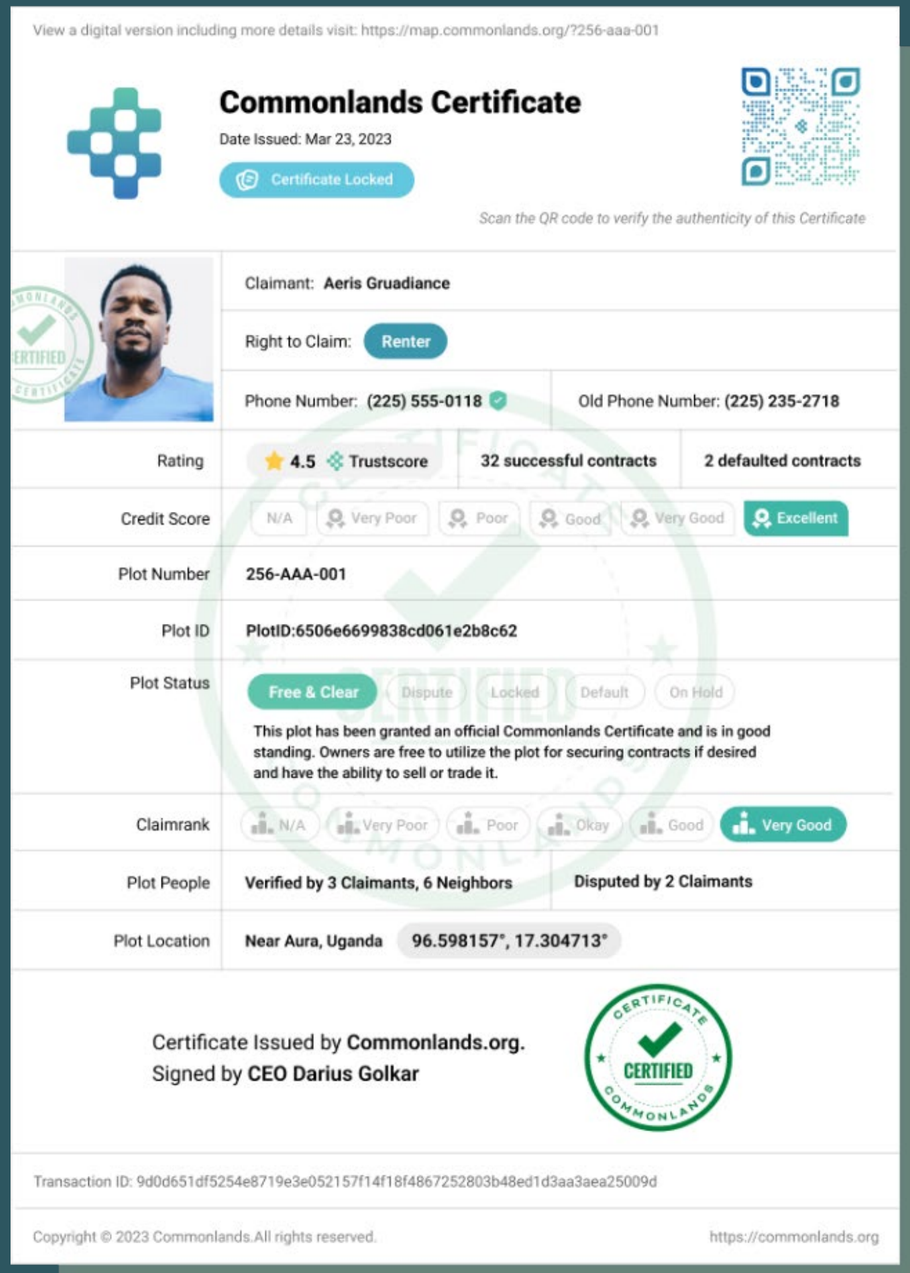
Virtuous cycle.

Creating opportunity for everyone.

As people join, trust grows.

With more trust, more join.

As more join, everyone is incentivized to behave.



Credit Histories

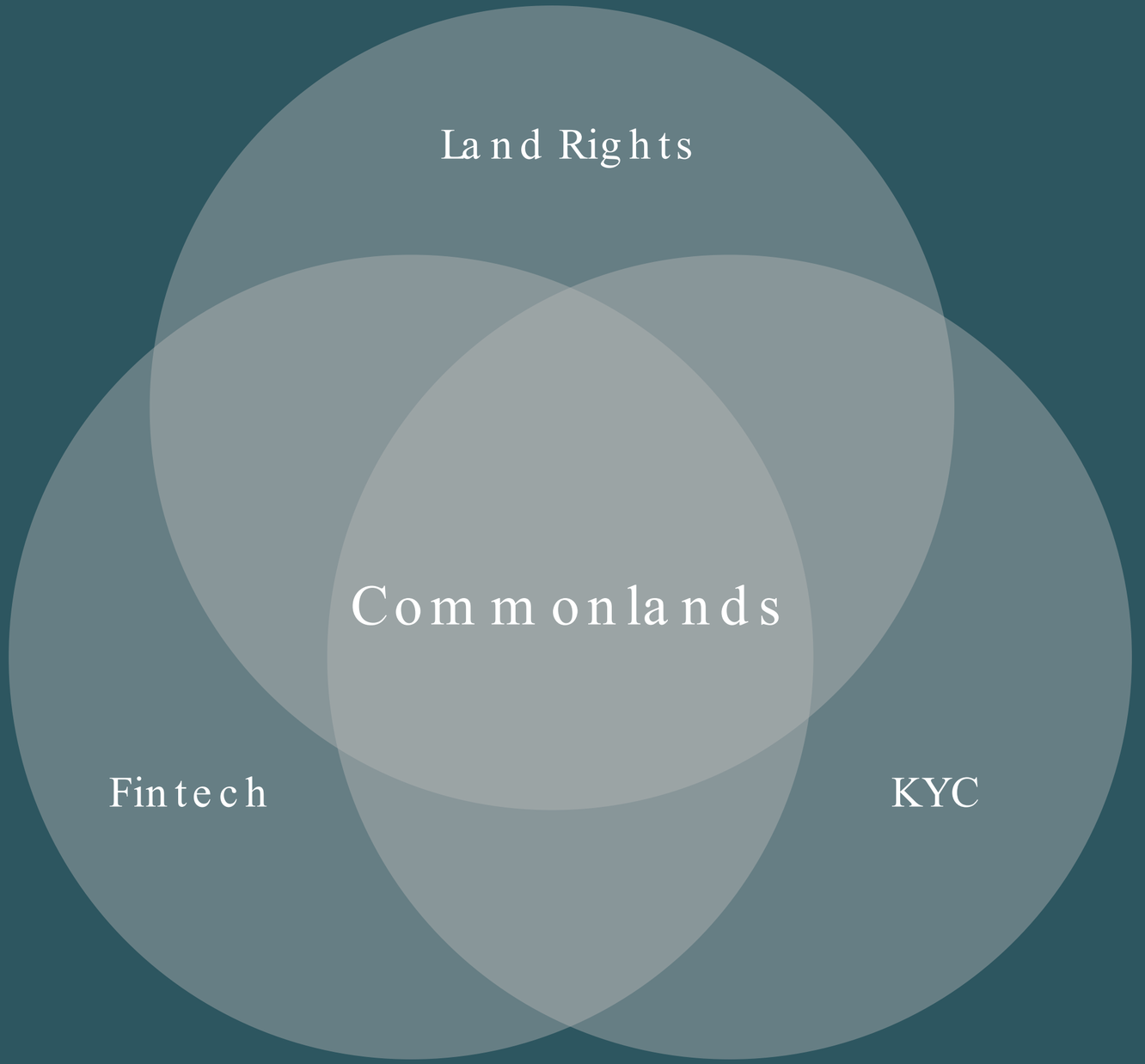
Data Portability

Self-Soverign

Secure & Tamperproof

Unique Value Proposition

We empower marginalized communities with secure land tenure, verified identities, and access to financial services, bridging the gap between informal and formal economies for sustainable financial empowerment.



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