

CASH EXCHANGE COMPANY

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- For people who need to borrow money, there are issues that arise such as high interest rates, slow processing times, and credit score stereotyping (resulting in unapproved loans). For people who are looking to invest their money there are few options that provide consistent returns and provide power to the investor (not up to chance).
- Unlike competing businesses, who provide web-based social lending platforms and offer limited returns for investors and a difficult user experience as well as high rollover costs, our solution will allow investors to lend the money they are comfortable with at a interest that satisfies both parties. We also will provide a unique mobile customer experience that satisfies the difficulties and rollover interest rates by automatically deducting payment on date agreed upon by both parties. Cash Exchange Company saves users from owing upwards of 500% APR by our one time repayment method as well as offering a max fixed-interest rate of 10% towards lender. Cash Exchange Company only charges a 5% transferal fee.
- In this 1.2 Billion Dollar Market for more than 2.4 million people and growing users will learn about us through social and media marketing they will download our free application via the apple and android app stores and will have payment method in app that asks users to sign up with a checking account and credit card(to use if debit is declined).
- Our team will use highly motivated and helpful people to assist with sit management and customer service so that we can deliver this solution¹⁰

GO

- **Large Growing Market, Peer to Peer online lending hasn't been around more than 12 years and predicted to triple in size**
- **Better User Experience and Cheaper- of people surveyed many chose to use our service as oppose to leading competitors.**
- Which steps of Disciplined Entrepreneurship did you find helpful in order to gather data? Market segmentation and beachhead market research were the most helpful to determine if there was a problem and who was the customer.
- What worked and what didn't while conducting your primary market research? Talking to people worked by giving specific information, Surveys could not provide specifics that only can be obtained in conversation. Also asking the right questions.
- What did you learn about your target customer along the way? Borrowers could range from being needy to just impatient and lenders were mostly focused on % return rather than security.
- How has your business idea shifted in order to meet the needs of your target customers? It shifted from being a loan company to a peer to peer lending platform.