A new community fund model to help you invest locally with your community.

cooperative capital.

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AGENDA

Introduction to Cooperative Capital
Project brief and business goals

Website Evaluation
Analysis and research

Competitive Landscape Research
Website feature analysis

User Discovery
Research and insights

Design Phase
Prototype design and testing/insights

Next Steps
Additional features and considerations

INVESTMENT FUND MODEL

Pool together funds with members of your community

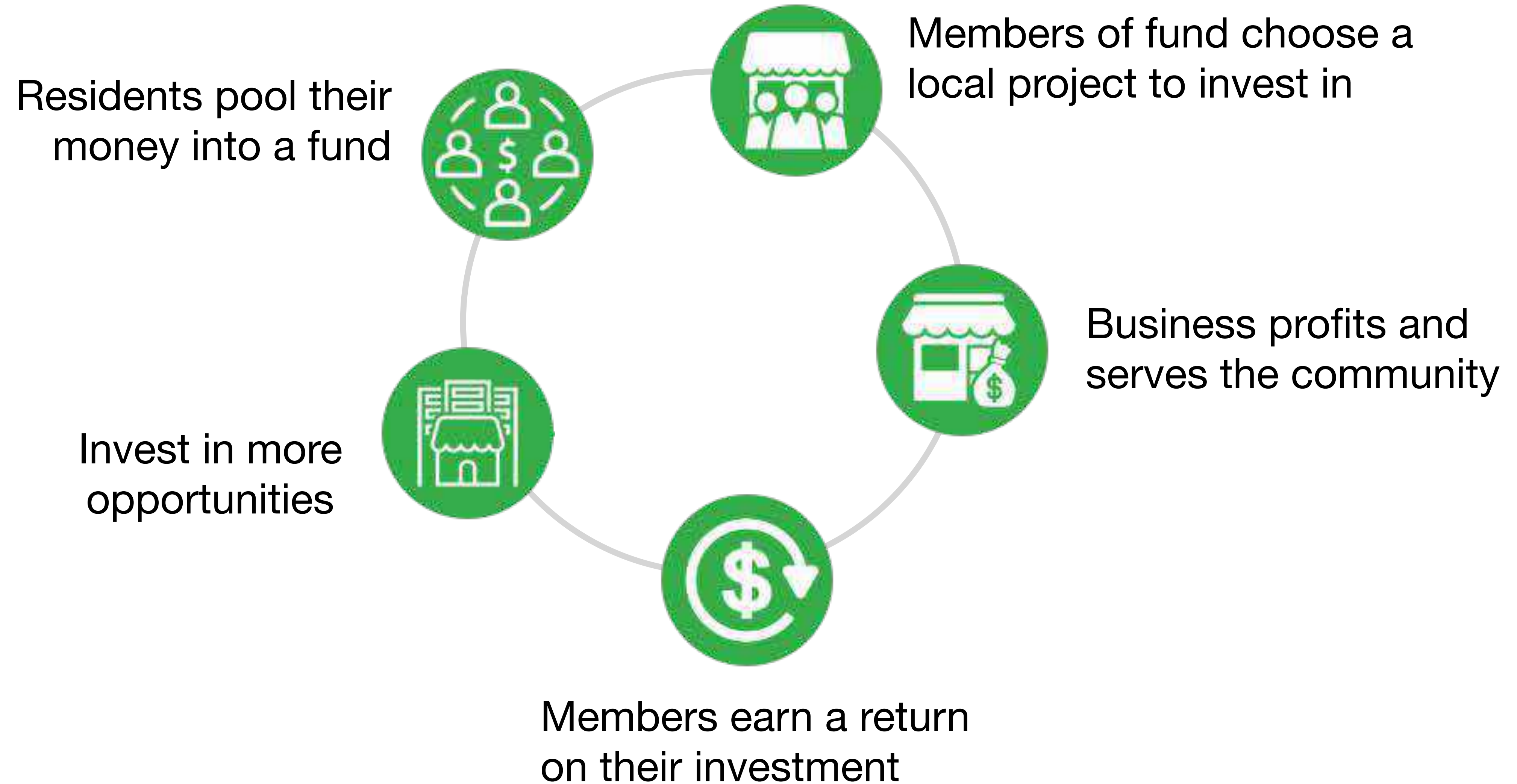**Choose investments opportunities together**

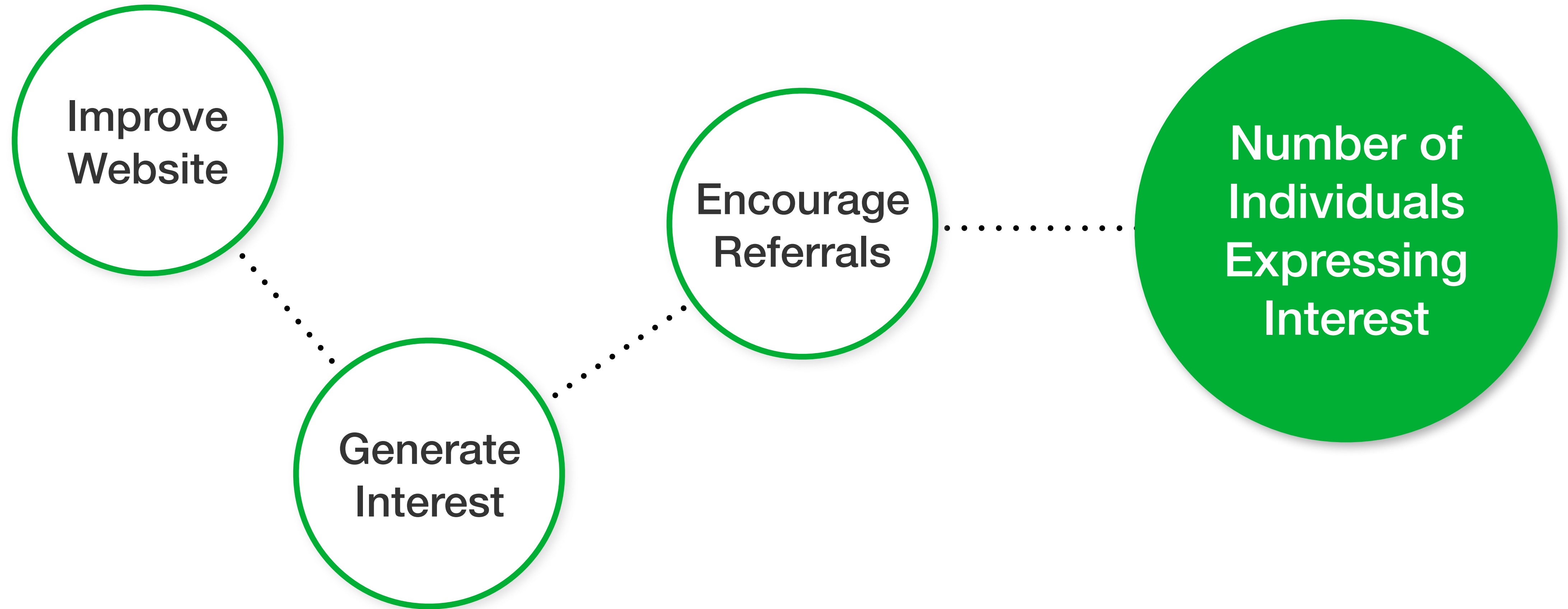**Receive a financial return on your investment**

See your community improve

WHO BENEFITS?

Residents pool their money into a fund

Members of fund choose a local project to invest in

Business profits and serves the community

Members earn a return on their investment

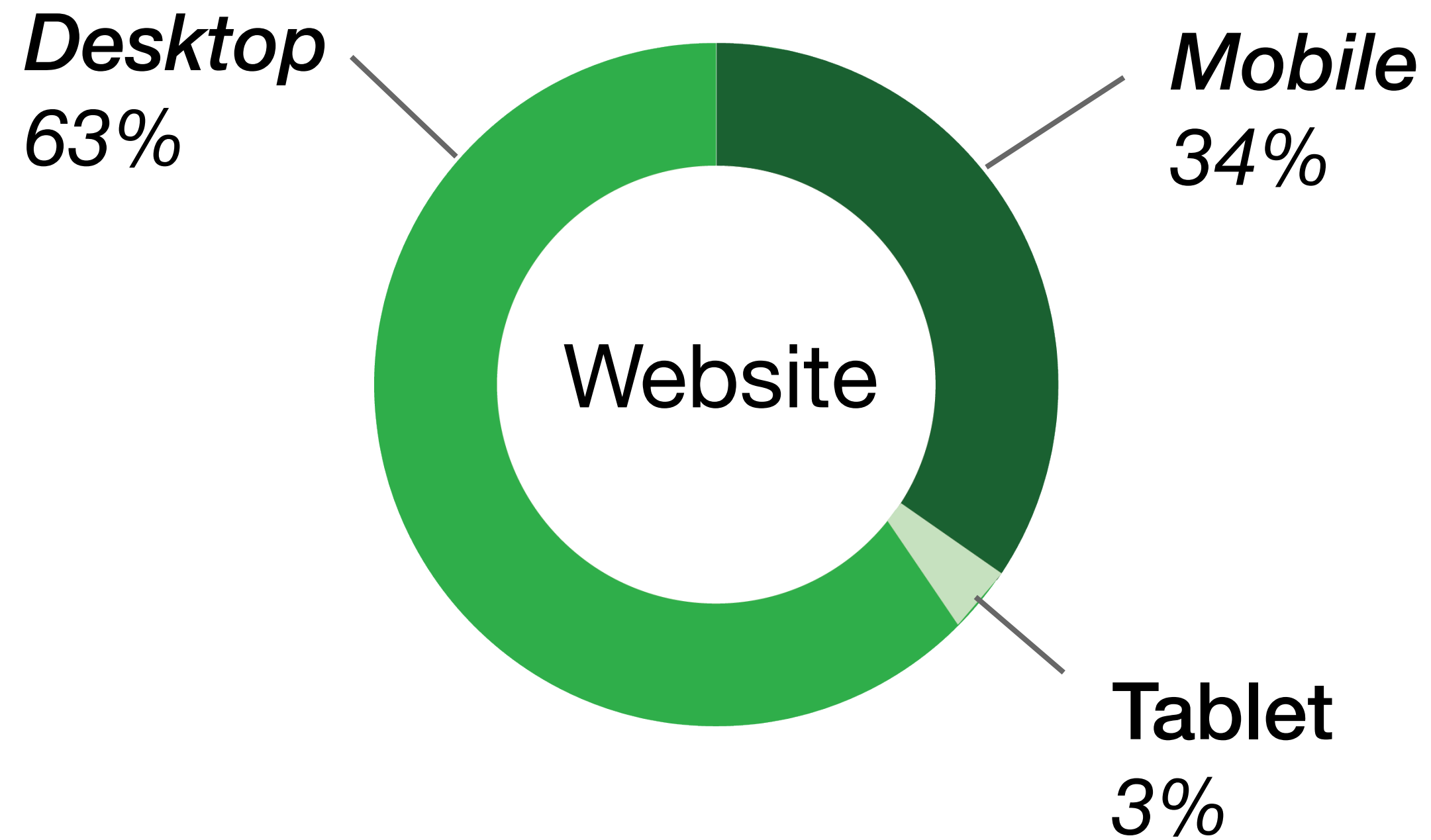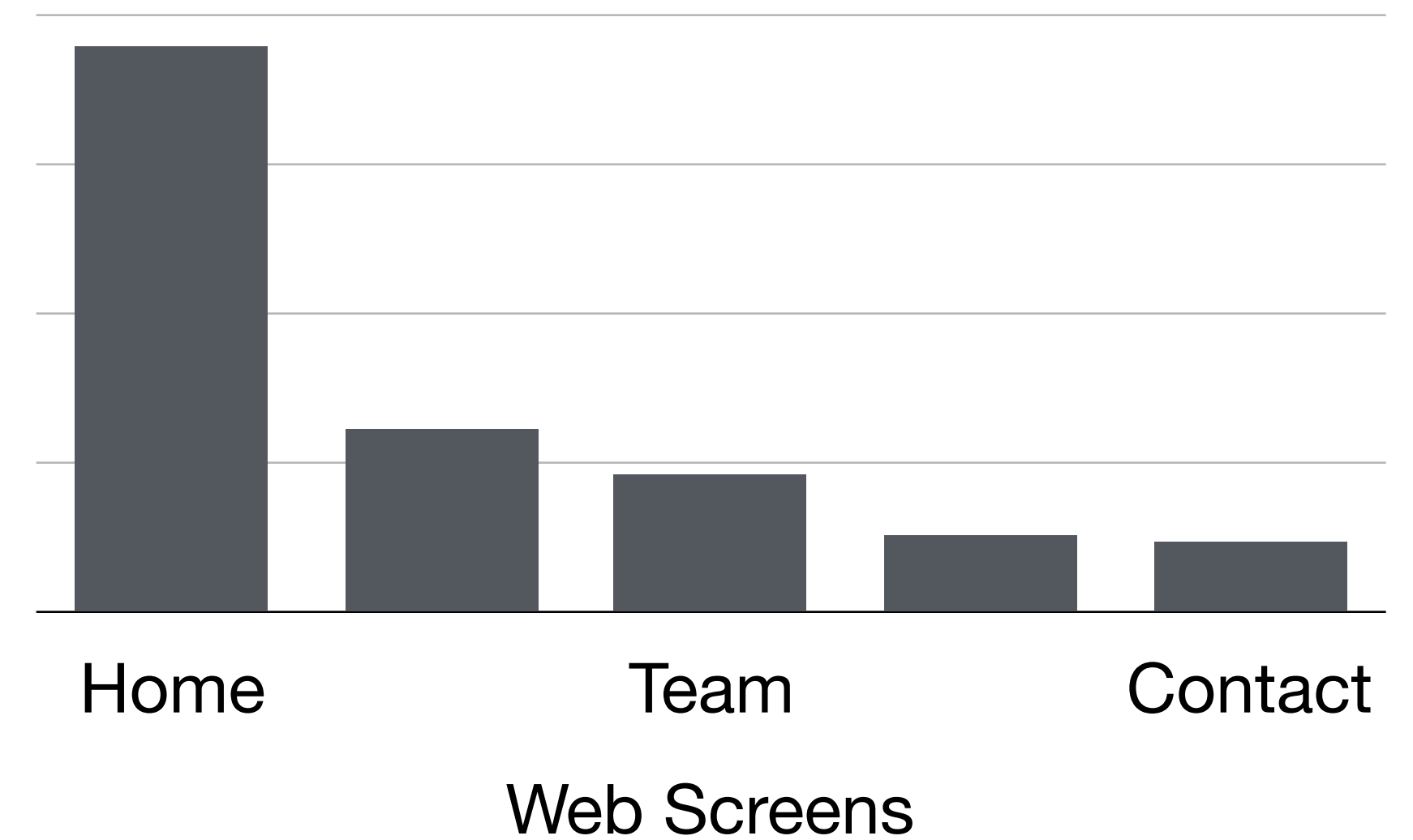Invest in more opportunities

PROJECT GOALS

WEBSITE EVALUATION

Users primarily visit from desktop.

Site retention is low - users leave after the home page.

Desktop
63%

Mobile
34%

Website

Tablet
3%

Home   Team   Contact

Web Screens

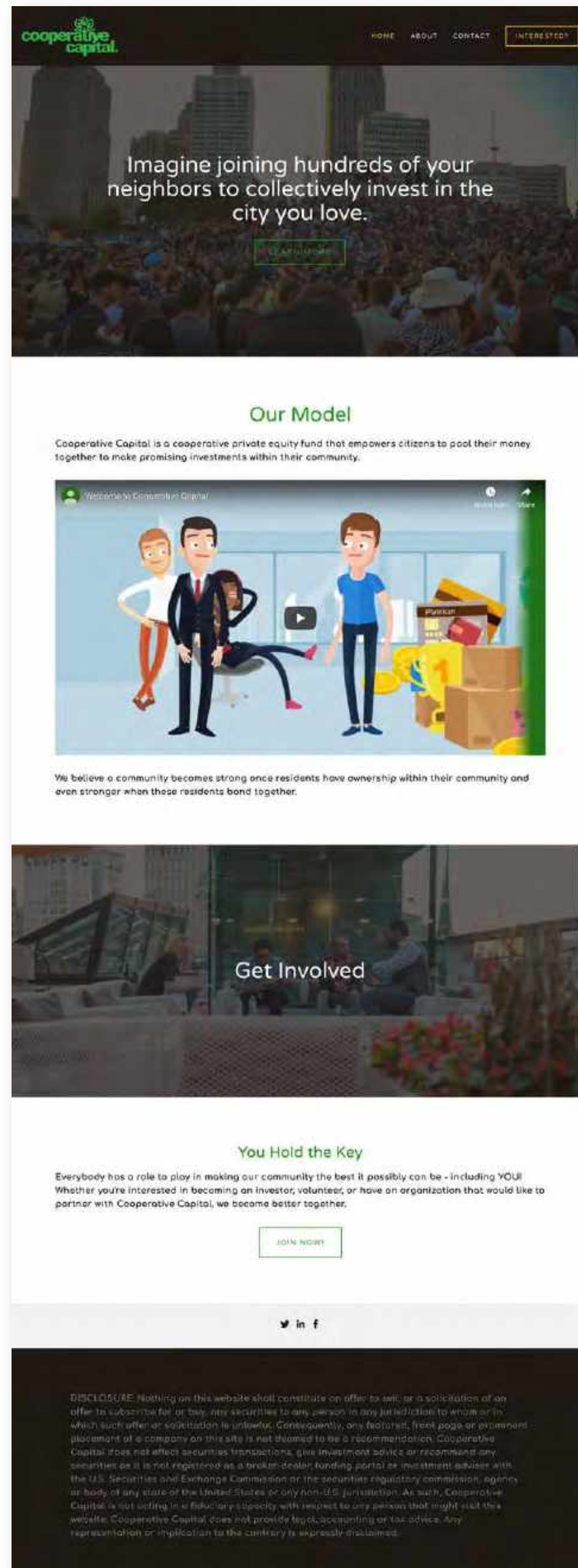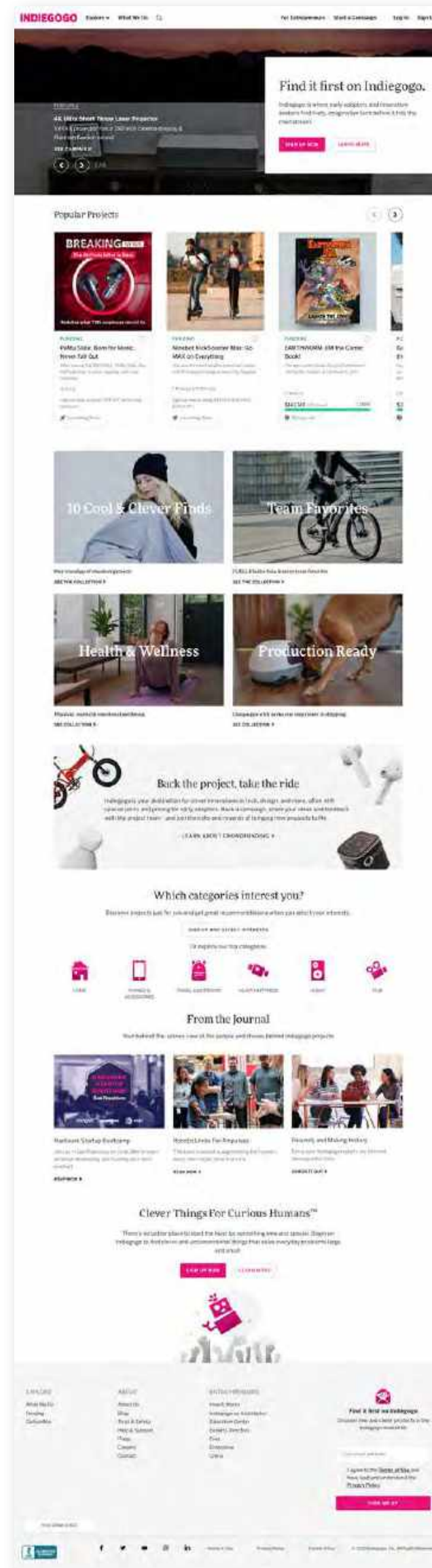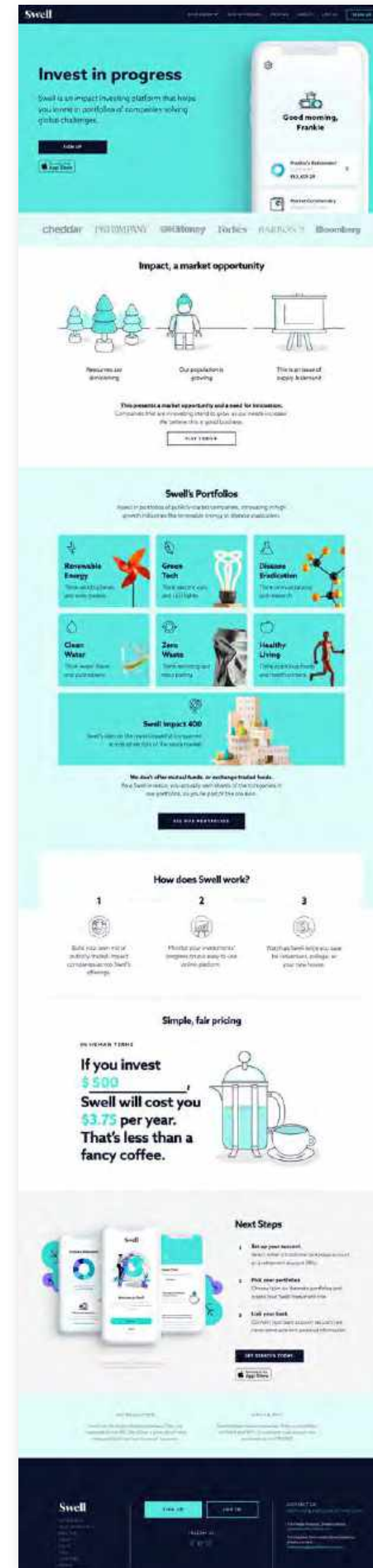# WEBSITE ANALYSIS

Onboarding

1 - Credibility
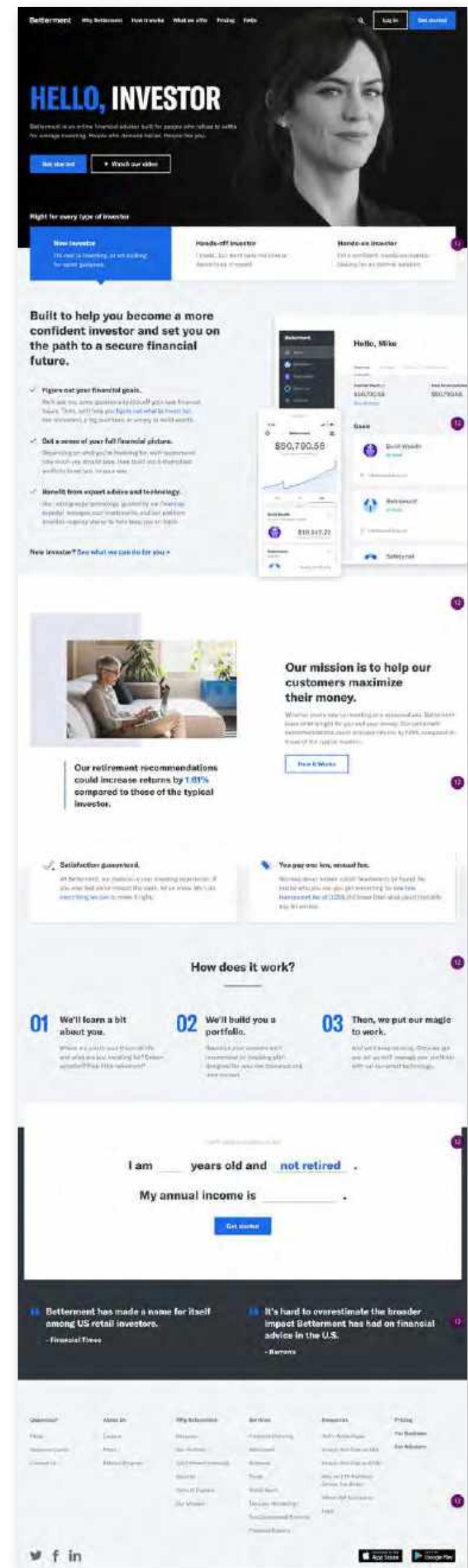2 - Content
3 - Retention

Cooperative Capital

Indiegogo
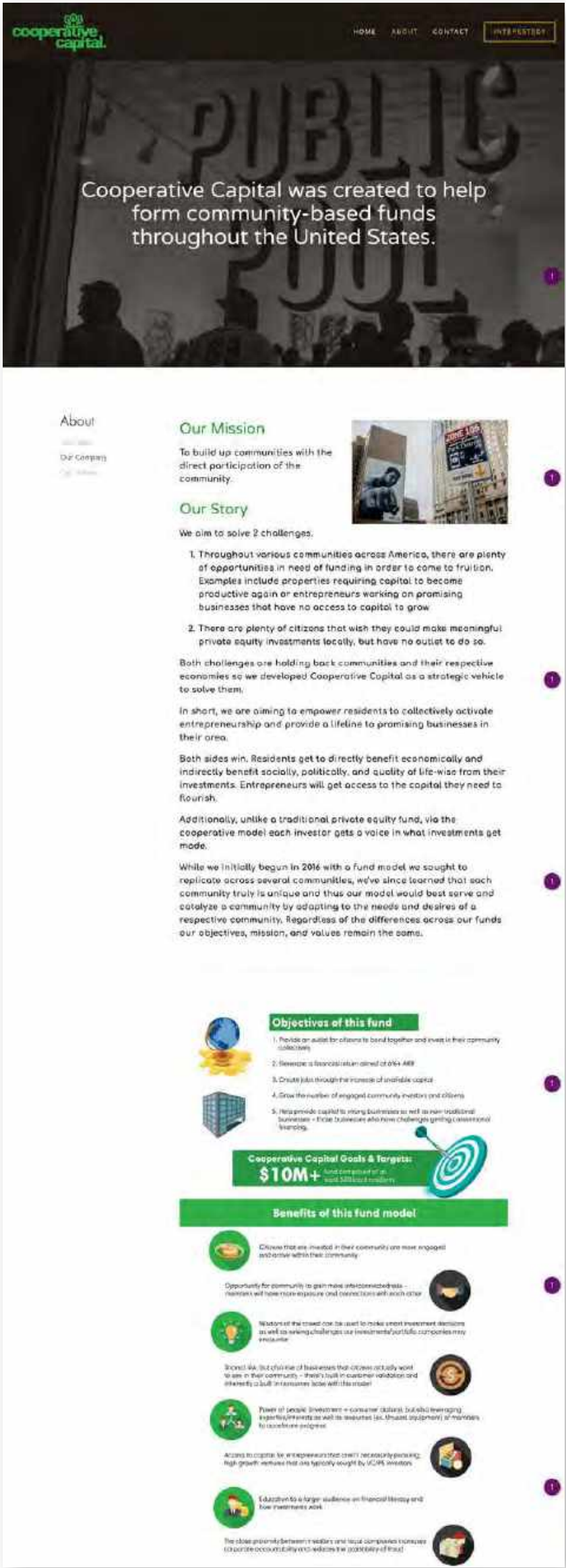

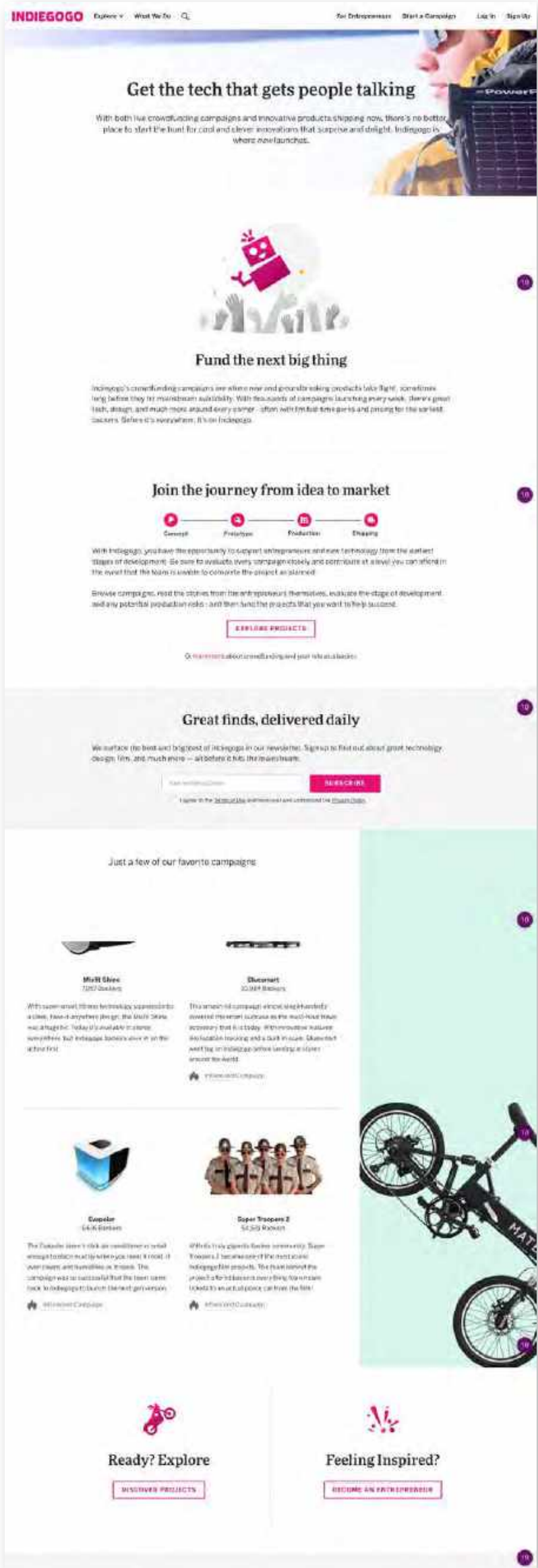
Swell Invest

Betterment

WEBSITE ANALYSIS

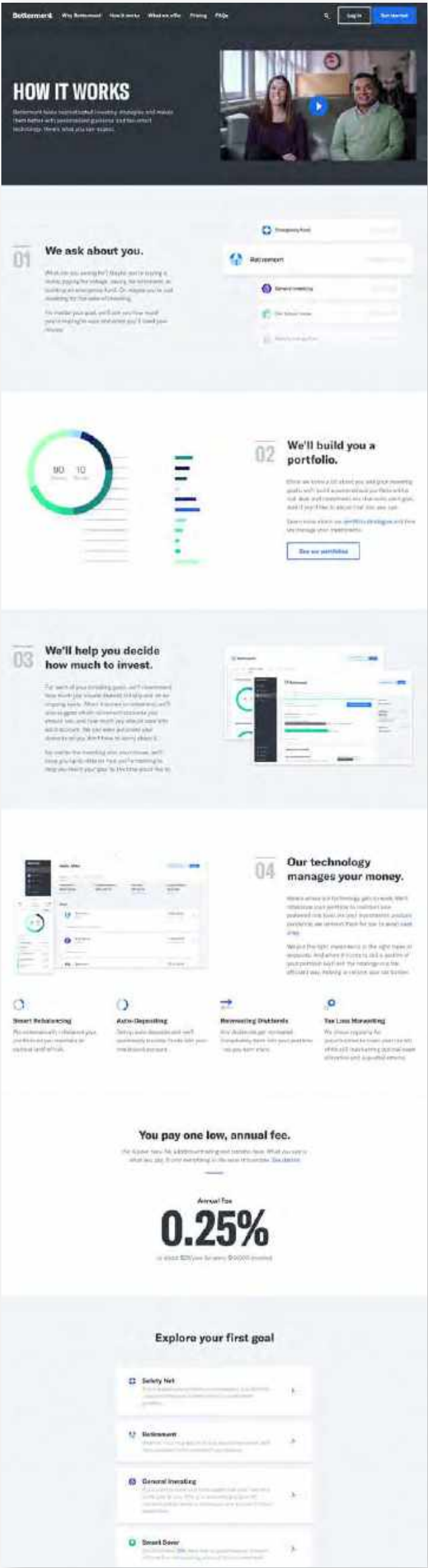## Concept Explanation

1 - Clarity
2 - Language
3 - Visuals

Cooperative Capital

Indiegogo

Swell Invest

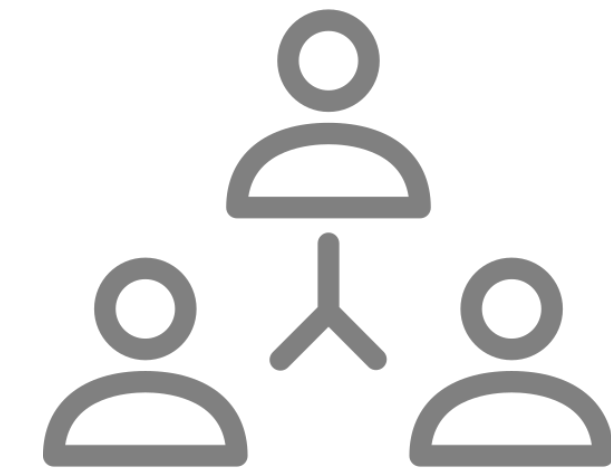

Betterment

USER DISCOVERY

1 OUTREACH

2 INTERVIEW

3 USER BASE DEFINED

Surveys
Email Contact

11 Interviews
Conducted

Trends and problem
space discovered

KEY INSIGHT #1

Understanding of personal finances and money management:

72% described themselves as having **moderate to high financial literacy**

"I manage my own money and have financial goals."

KEY INSIGHT #2

Motivations for investing:

91% invested in credible and reliable low risk options

"When I decide to invest I look at risks and return. I don't have a huge risk appetite."

KEY INSIGHT #3

Community fund knowledge:

82% are unaware of how a community fund works or that it could even be a possible investment option

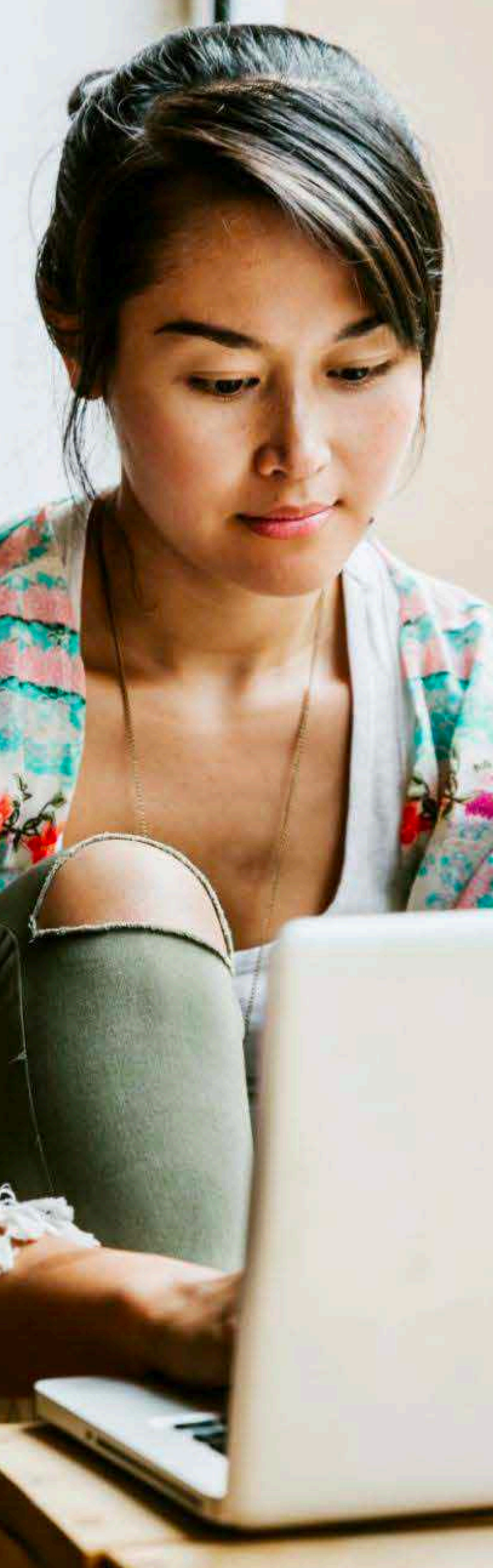*"I haven't heard of it before, is it like crowdfunding?"*

KEY INSIGHT #4

Challenges with Investing:

82% less likely to invest if it doesn't directly affect them or offer enough data to validate the risks and returns

"I'm deterred if I have no interest or don't care about the problem."
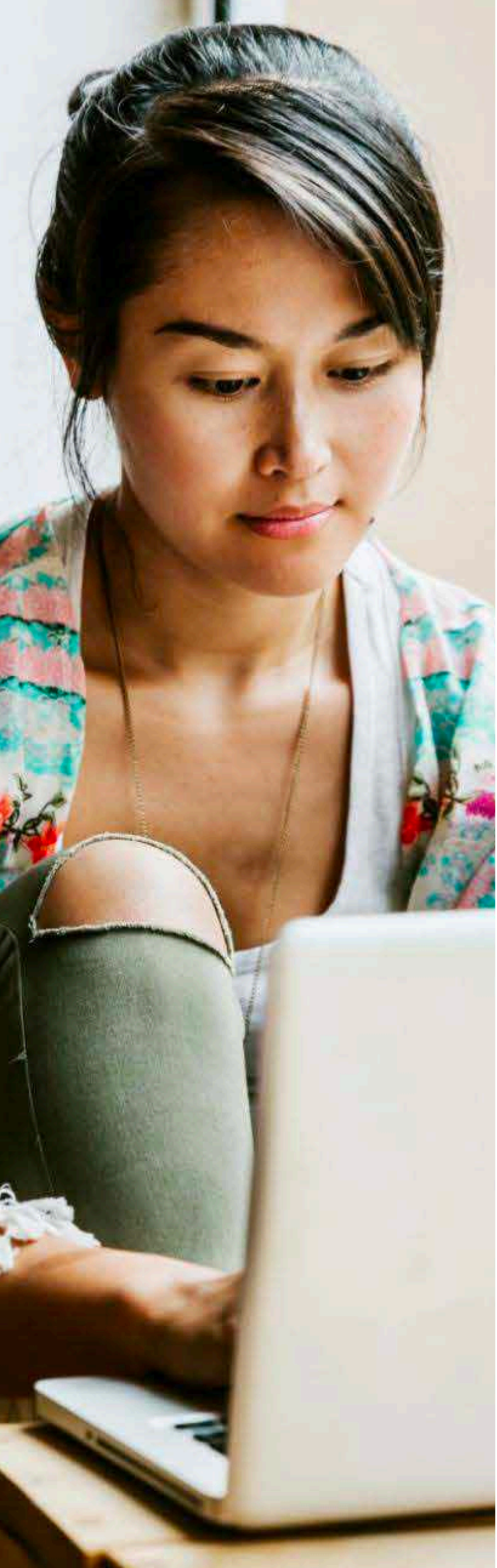
Meet Jennifer!

Age: 35   **Hometown: Lansing, MI**   **Financial Literacy:**

"Serving the community is just as important as building your own interests."

- Developed connections with locals and neighbors

- Helps out at local non-profit

- Seeking other reliable investment opportunities

Goals

• Find a reliable way to grow her financial assets while positively impacting her community

Needs

• Low-risk investment opportunities
• More support for the causes she's involved with

Behaviors

• Seeks financial advice from social circles, online forums and books

Frustrations

• Finding credible resources and understanding financial terminology
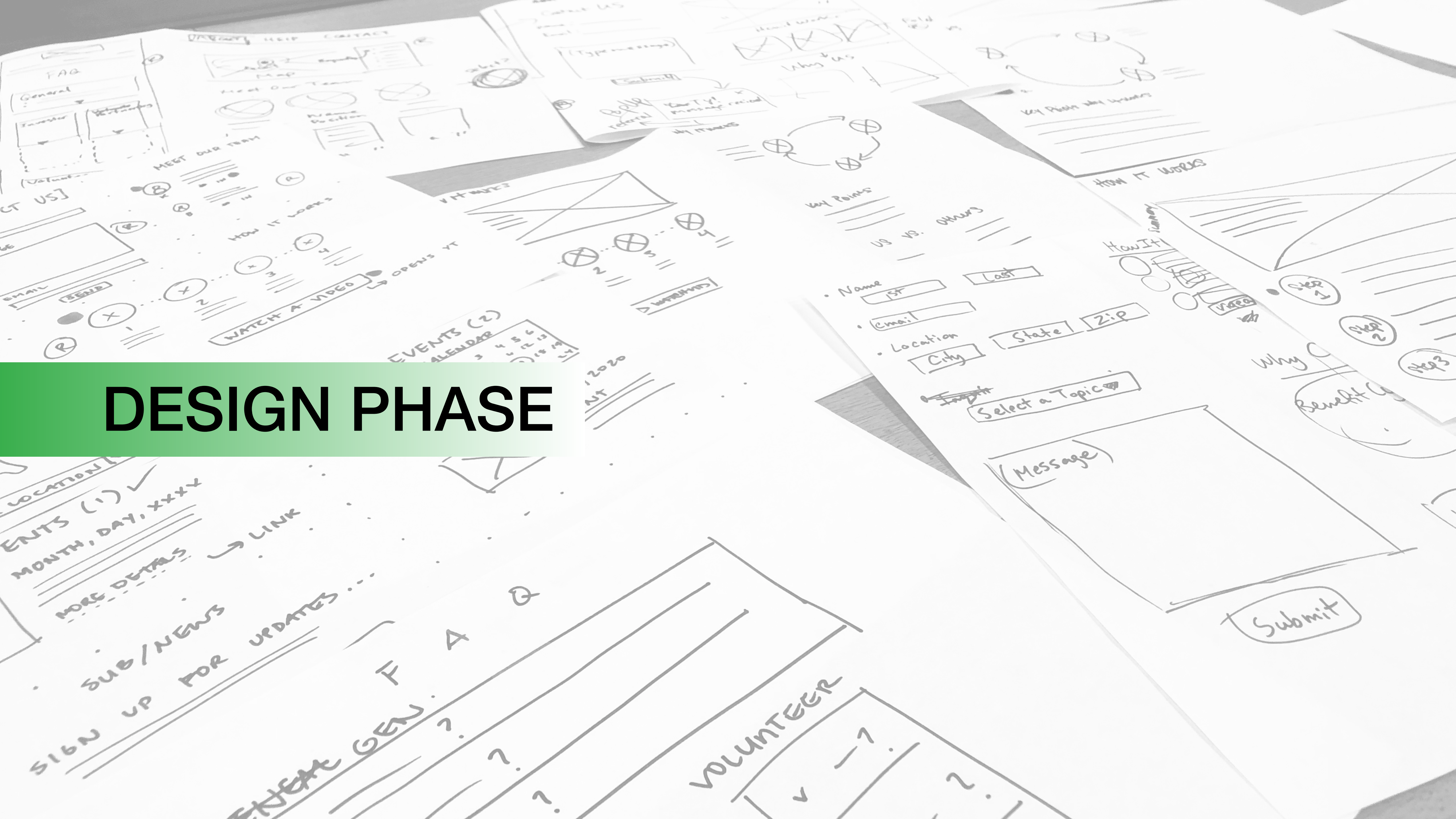
PROBLEM SPACE

How might Cooperative Capital…

1. Guide someone like Jennifer towards the goal of **investing in a community fund?**

2. Encourage Jennifer to **refer others** to invest within their community?

DESIGN PHASE

MVP FEATURES

What is Cooperative Capital?

How It Works
USP
FAQ
Our Team

How can I get in touch?

Location
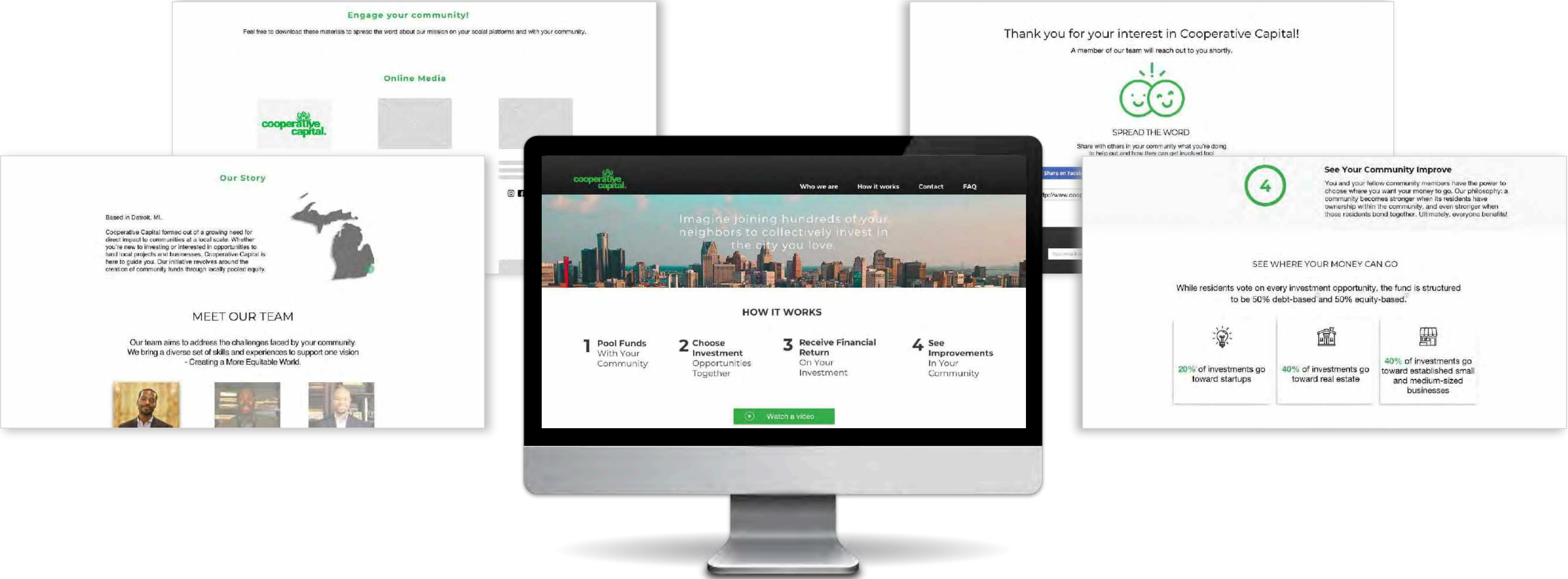Contact Us
Subscription

Interest form and completion prompt

How can I share with my network?

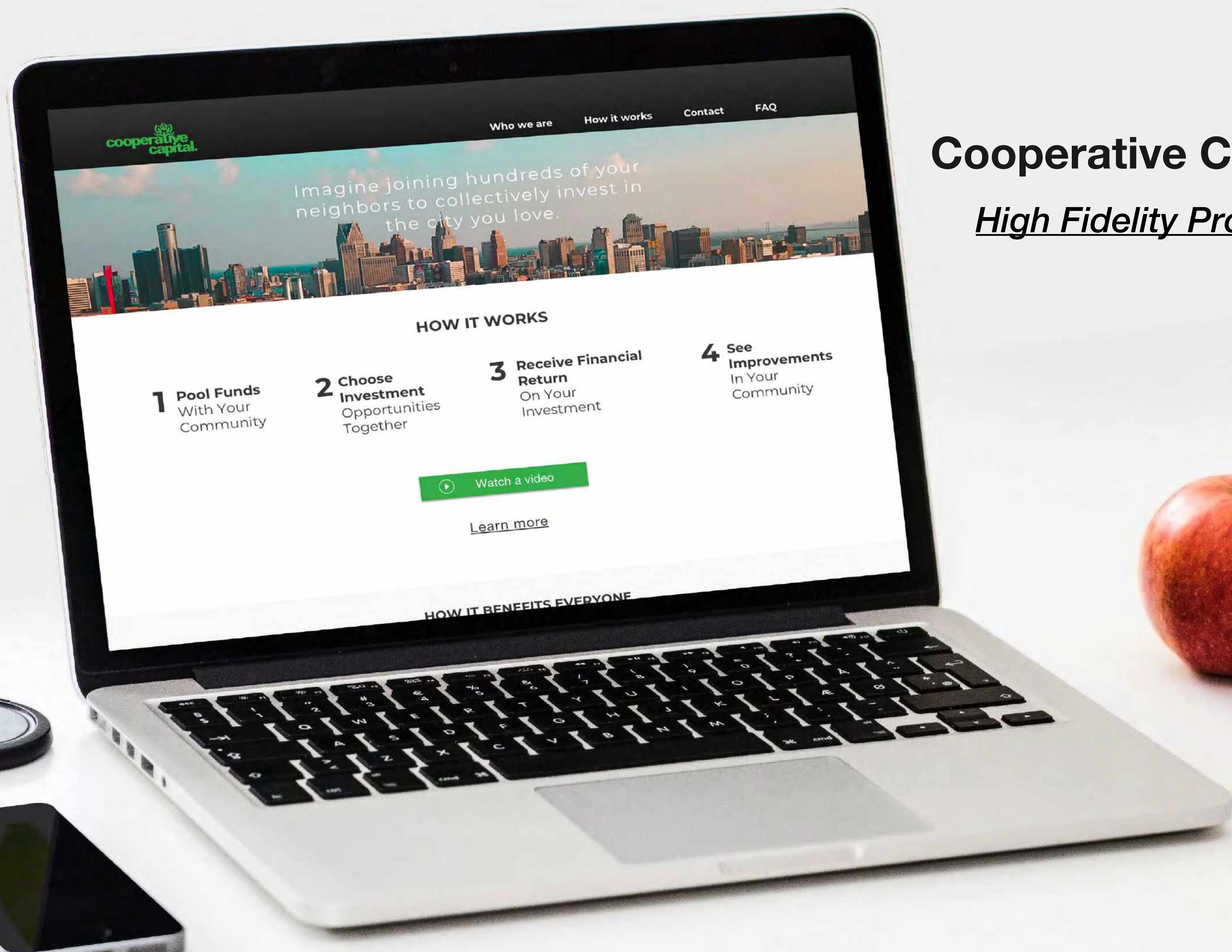Referral System
Shareable Assets
Social Media

RESEARCH INFORMED DESIGN

Cooperative Capital

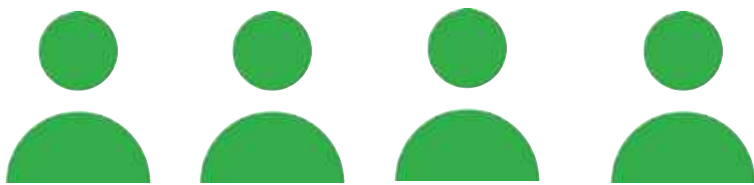*High Fidelity Prototype*

WEBSITE USABILITY TESTS

TASK	BEFORE		AFTER	
understood the community private equity fund model	1/4	🟢⚪⚪⚪	4/4	🟢🟢🟢🟢
completed the contact form to express interest	2/4	🟢🟢⚪⚪	4/4	🟢🟢🟢🟢
could share the opportunity details to their social circles	0/4	⚪⚪⚪⚪	3/4	🟢🟢🟢⚪

NEXT STEPS

Mobile Version

Followup System

Online Investing

Toolkit Files

Ongoing Projects

Success Stories

THANK YOU!