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





UX Design Team: Rachael Allen, Rose Ayala, Katherine Chiu



# 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

# Invest in more opportunities



Members earn a return on their investment

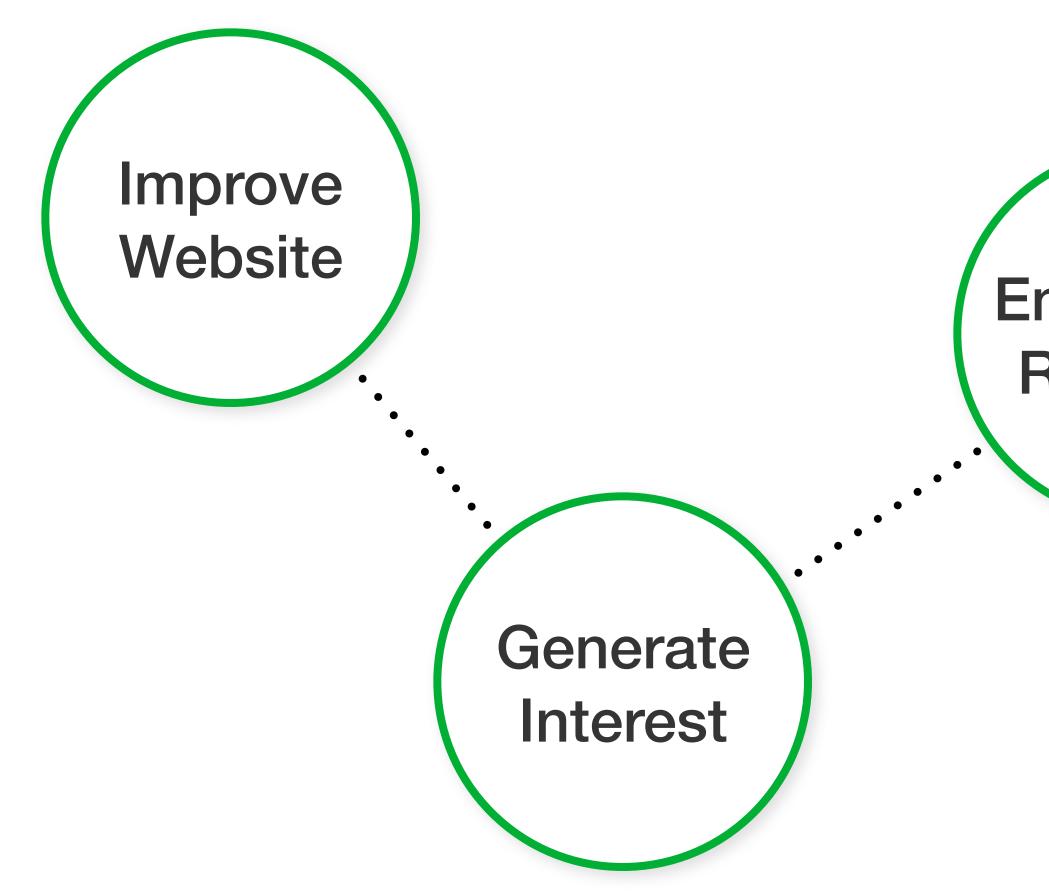


# Members of fund choose a local project to invest in



# Business profits and serves the community

### **PROJECT GOALS**

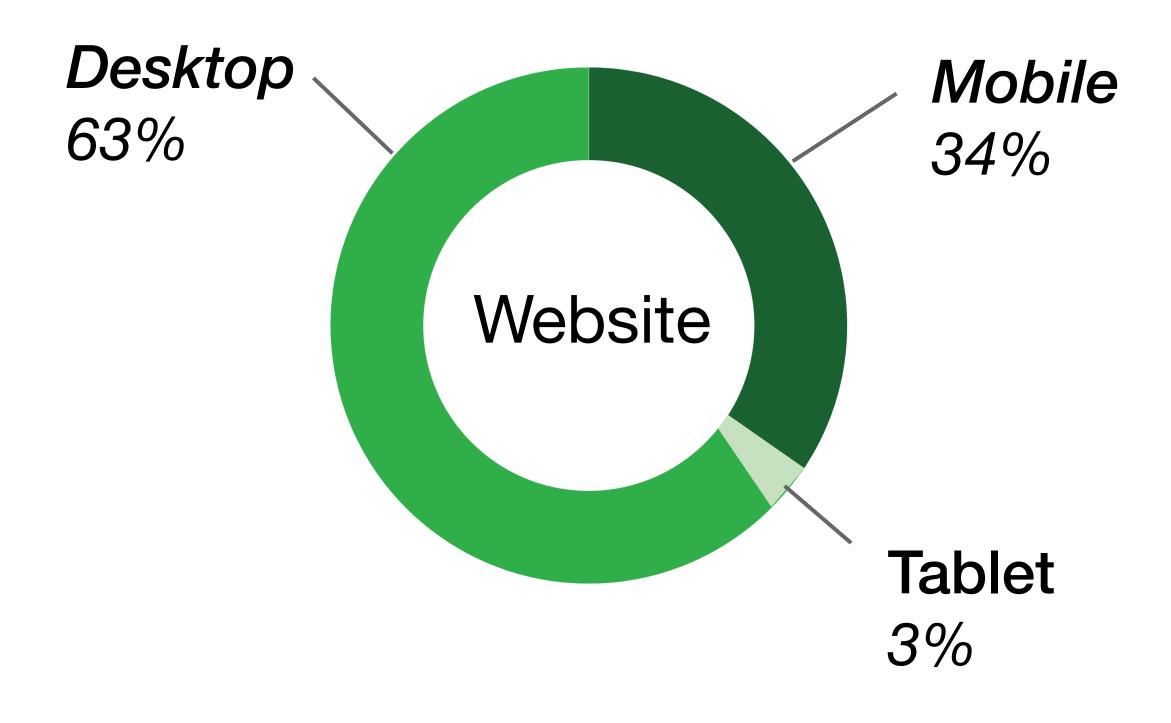


#### Encourage Referrals

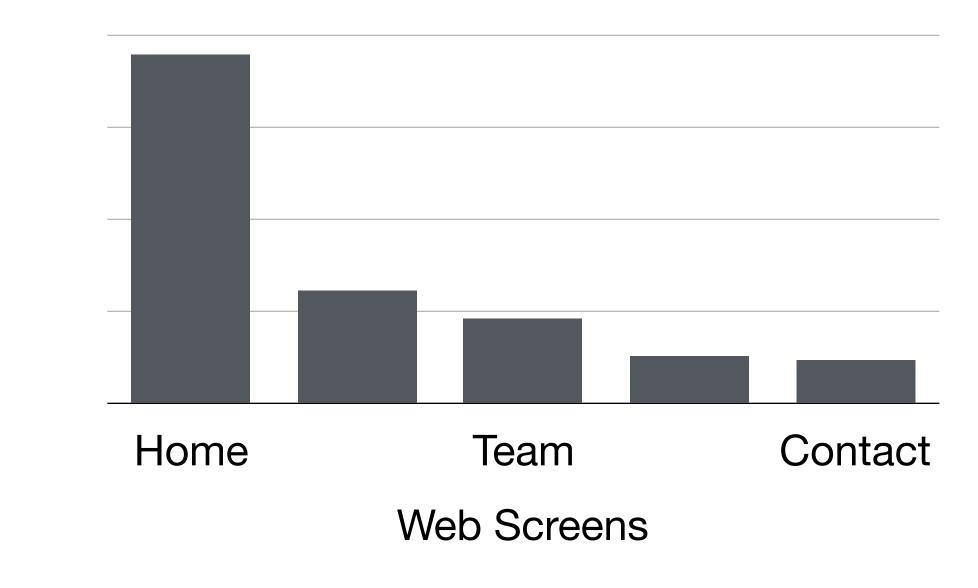
#### Number of Individuals Expressing Interest

## WEBSITE EVALUATION

Users primarily visit from desktop.



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



## WEBSITE ANALYSIS

#### Onboarding

1 - Credibility 2 - Content 3 - Retention

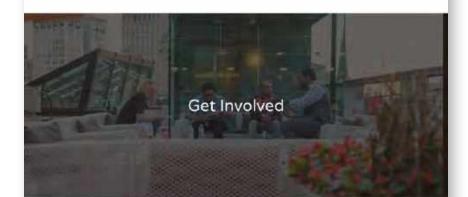


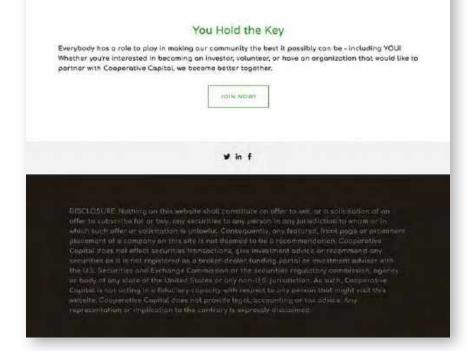
#### Our Model

Cooperative Capital is a cooperative private equity fund that empowers citizens to pool their money agether to make promising investments within their community.

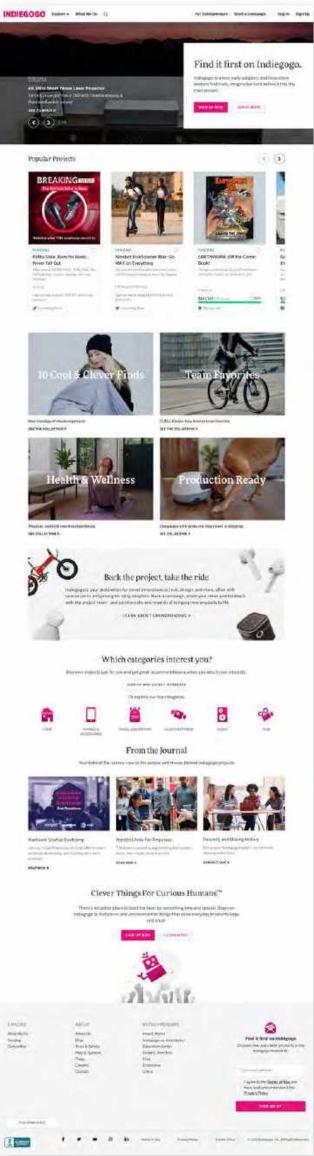


We believe a community becomes strong once residents have awnership within their community and even stronger when these residents bond together.





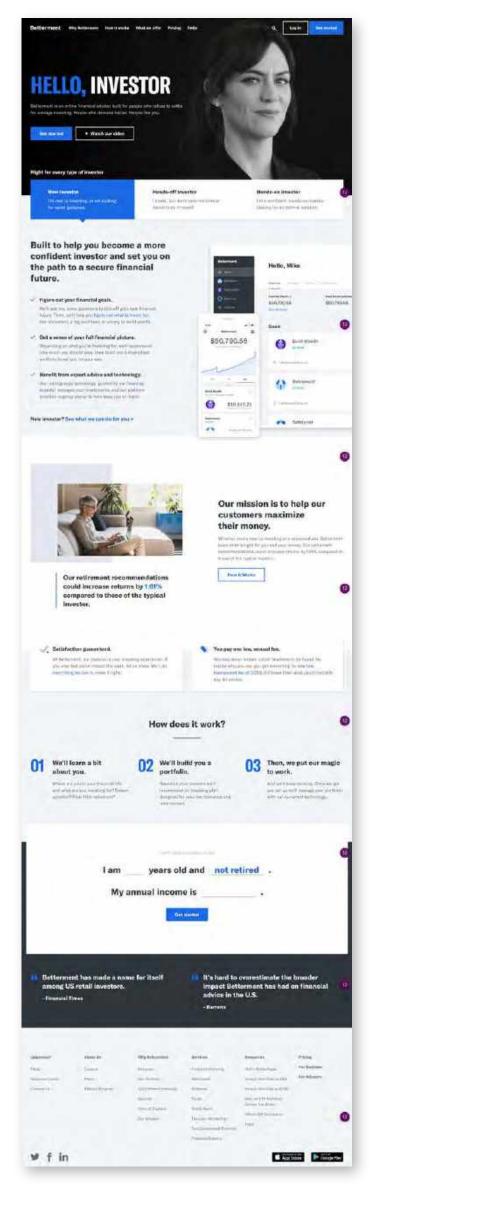
Cooperative Capital



Indiegogo



Swell Invest



Betterment

## WEBSITE ANALYSIS

#### Concept Explanation

- 1 Clarity 2 - Language
- 3 Visuals





Our Story

community.

We aim to solve 2 challenges. 1. Throughout various communities across America, there are plent of opportunities in need of funding in order to come to fruition. Examples include properties requiring capital to become productive again or entrepreneurs working on promising businesses that have no access to capital to grow

2. There are plenty of citizens that wish they could make meaningful private equity investments locally, but have no outlet to do so.

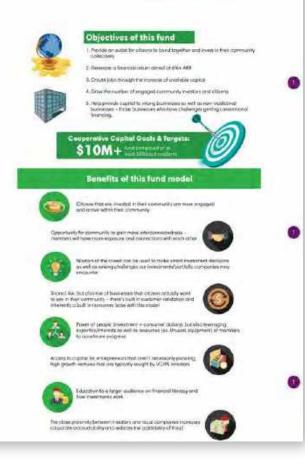
Both chollenges are holding back communities and their respective economies so we developed Cooperative Copital as a strategic vehicle to solve them.

In short, we are aiming to empower residents to collectively activate entrepreneurship and provide a lifeline to promising businesses in their orea.

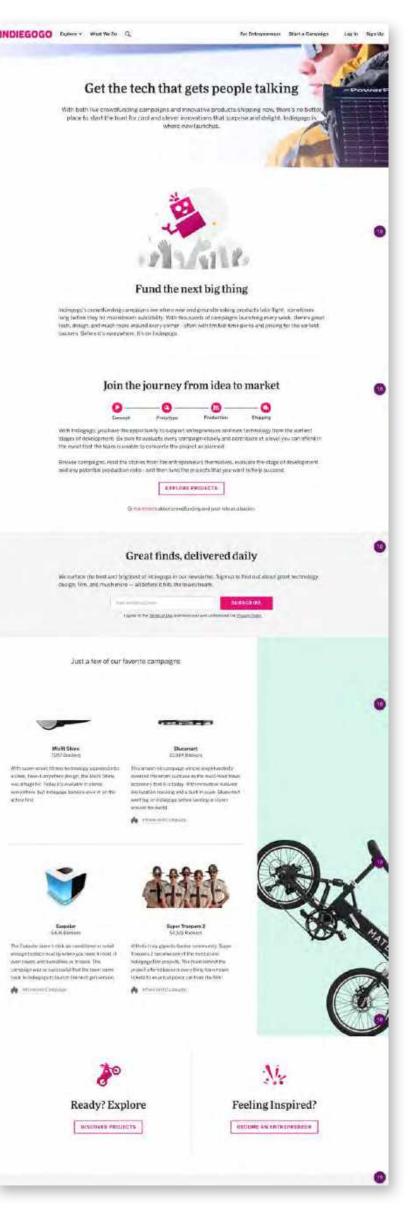
Both sides win. Residents get to directly benefit economically and indirectly benefit socially, politically, and quality of life-wise from their investments. Entrepreneurs will get access to the capital they need to flourish.

Additionally, unlike a traditional private equity fund, via the cooperative model each investor gets a vaice in what investments get mode.

While we initially begun in 2016 with a fund model we sought to replicate across several communities, we've since tearned that each community truly is unique and thus our model would best serve and catalyze a community by adapting to the needs and desires of a respective community. Regardless of the differences across our funds our objectives, mission, and values remain the same.



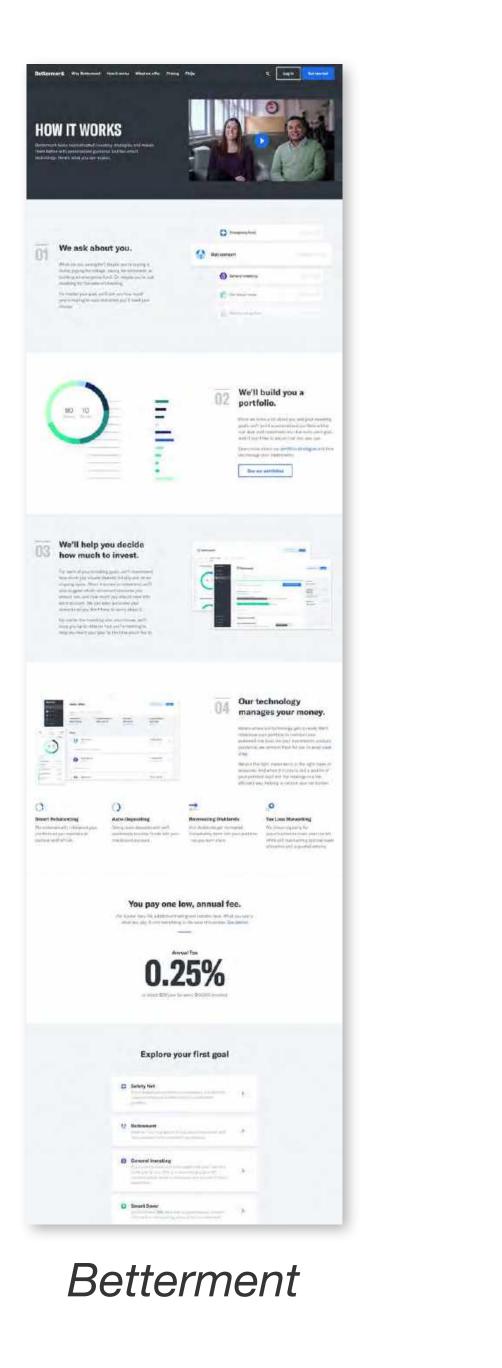
Cooperative Capital



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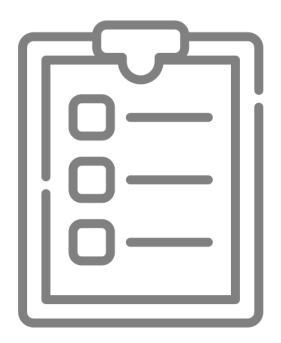
Swell Invest



## **USER DISCOVERY**







Surveys Email Contact



11 Interviews Conducted

### INTERVIEW

## **3** USER BASE DEFINED

Trends and problem space discovered

# 72%

# **financial literacy**

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



- Understanding of personal finances and money management:
  - described themselves as having moderate to high





#### Motivations for investing:

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

91% invested in credible and reliable low risk options





#### Community fund knowledge:

# 82%

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

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



#### 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."





Hometown: Lansing, MI

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

## **Meet Jennifer!**

Financial Literacy: 🚔 🚔 👘 👘



Developed connections with locals and neighbors

Helps out at local non-profit

Seeking other reliable investment opportunities



#### Goals

impacting her community

### Needs

- Low-risk investment opportunities

### **Behaviors**

### **Frustrations**

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

More support for the causes she's involved with

Seeks financial advice from social circles, online forums and books

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?





#### 3 EVENTS ALENDA a. 2020 DESIGN PHASE

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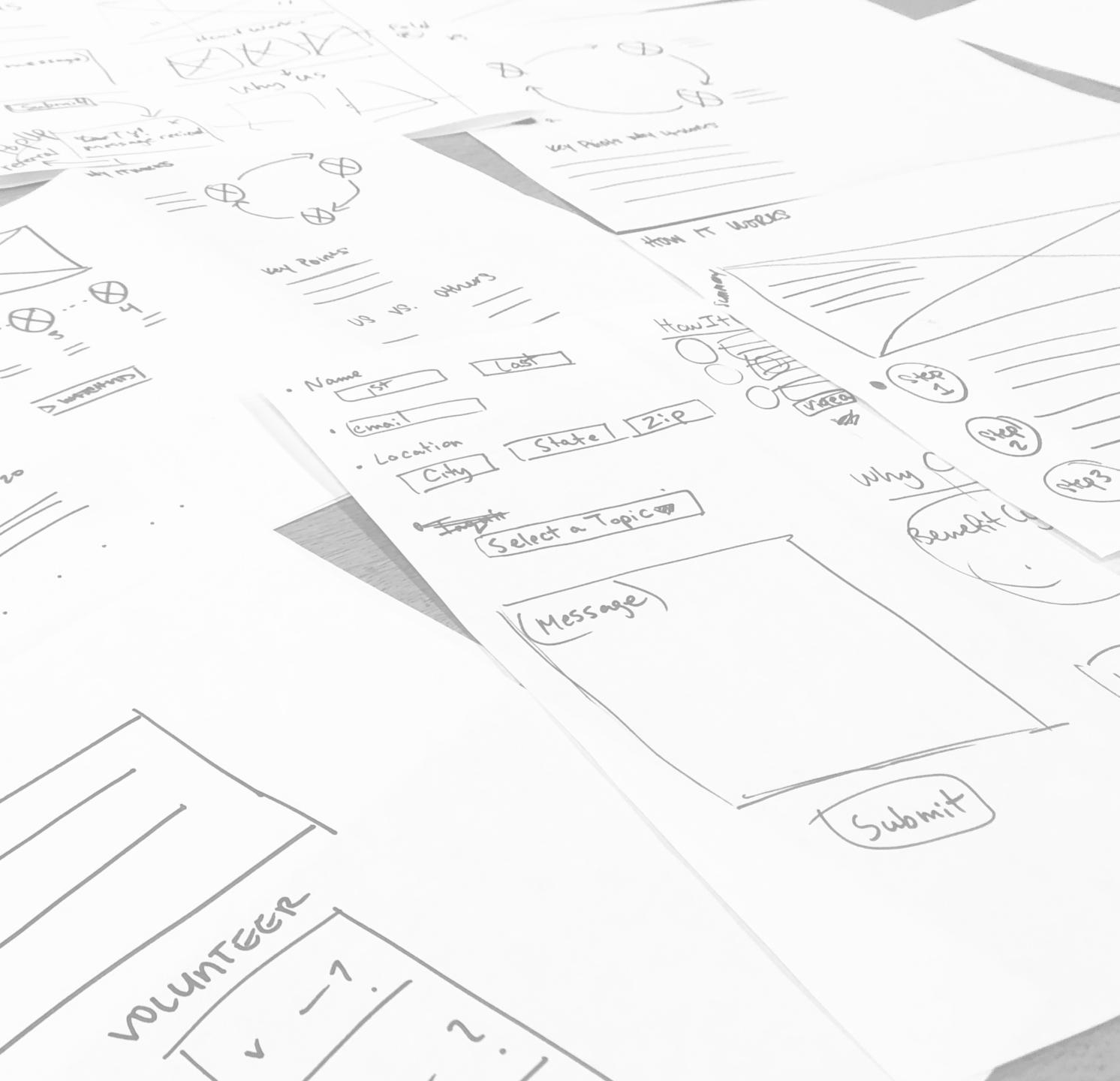
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## **MVP FEATURES**

What is Cooperative Capital?

How It Works USP FAQ Our Team

Location Contact Us **Subscription** 

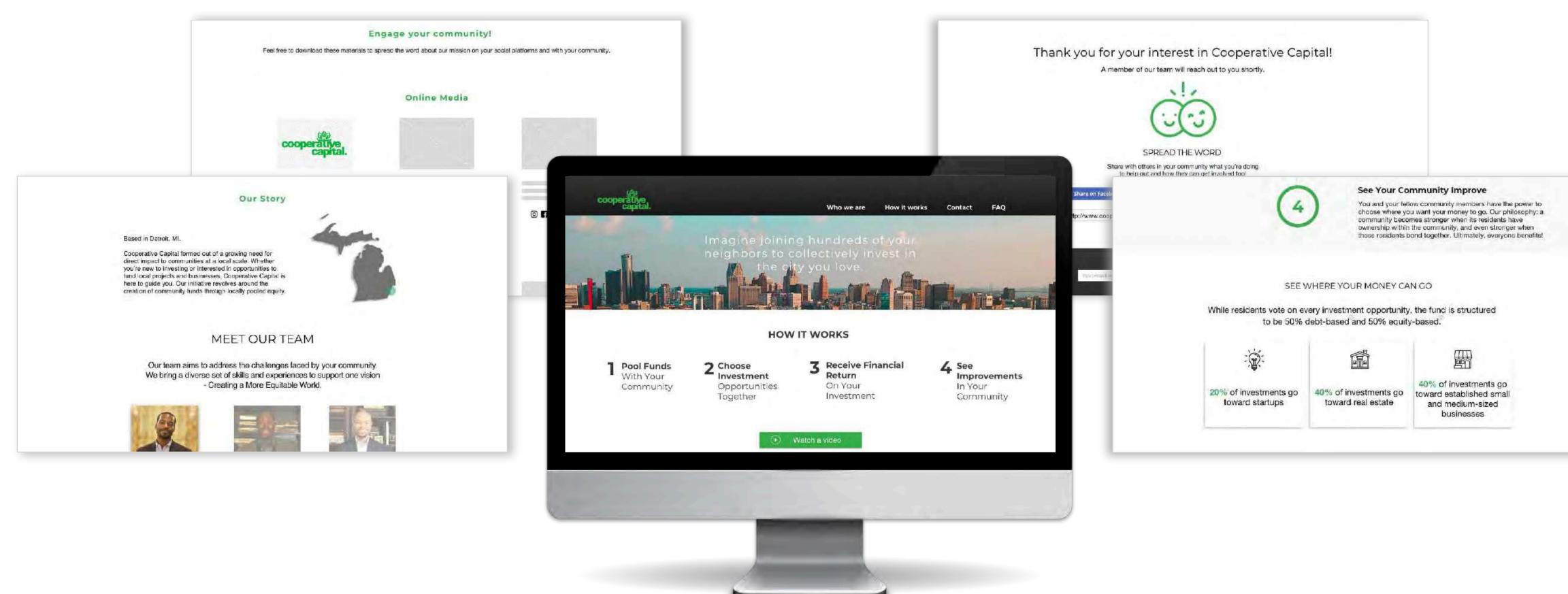
Interest form and completion prompt

How can I get in touch?

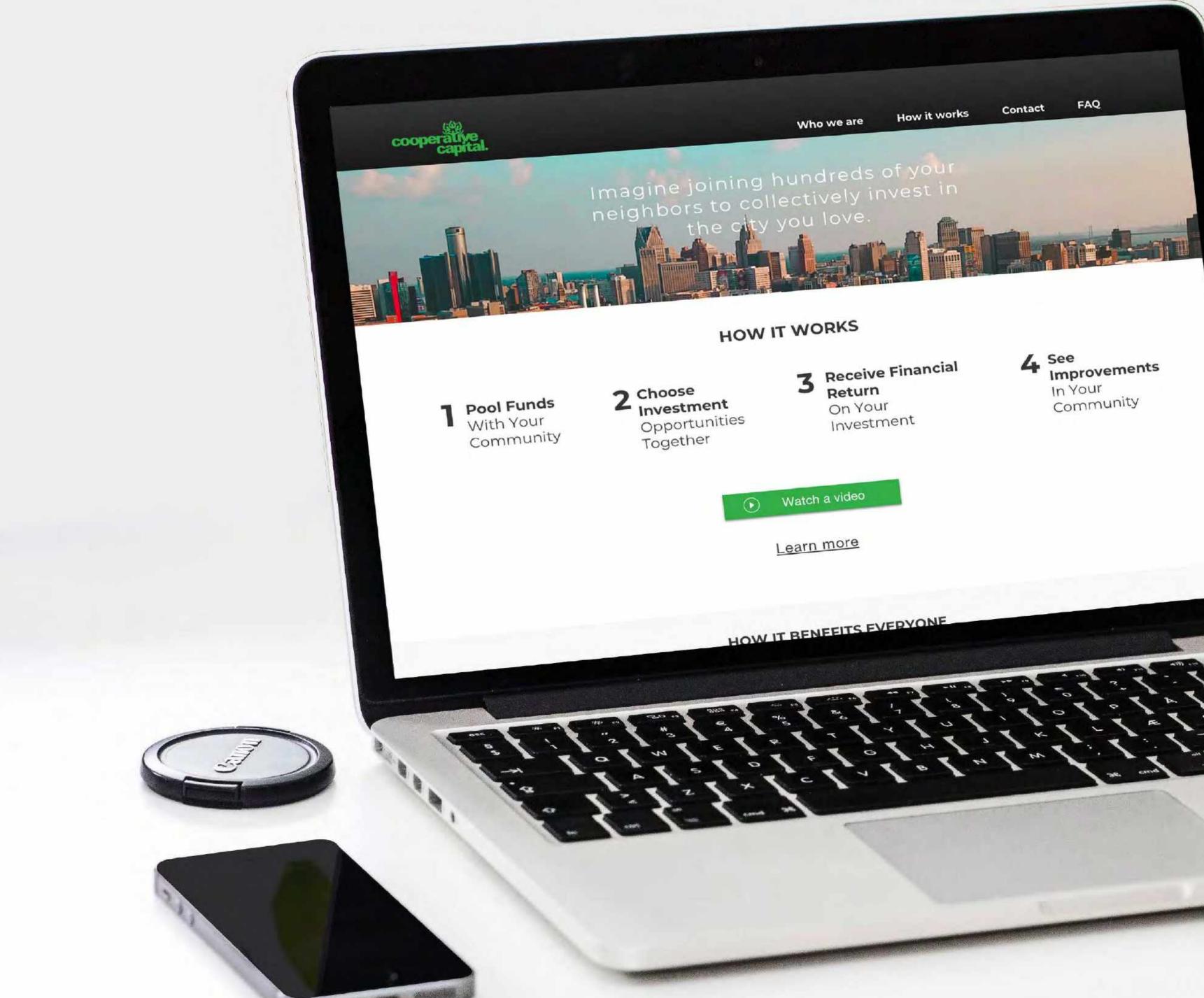
How can I share with my network?

**Referral System** Shareable Assets Social Media

## **RESEARCH INFORMED DESIGN**







### **Cooperative Capital** High Fidelity Prototype



## WEBSITE USABILITY TESTS

#### TASK

understood the community private equity fund model

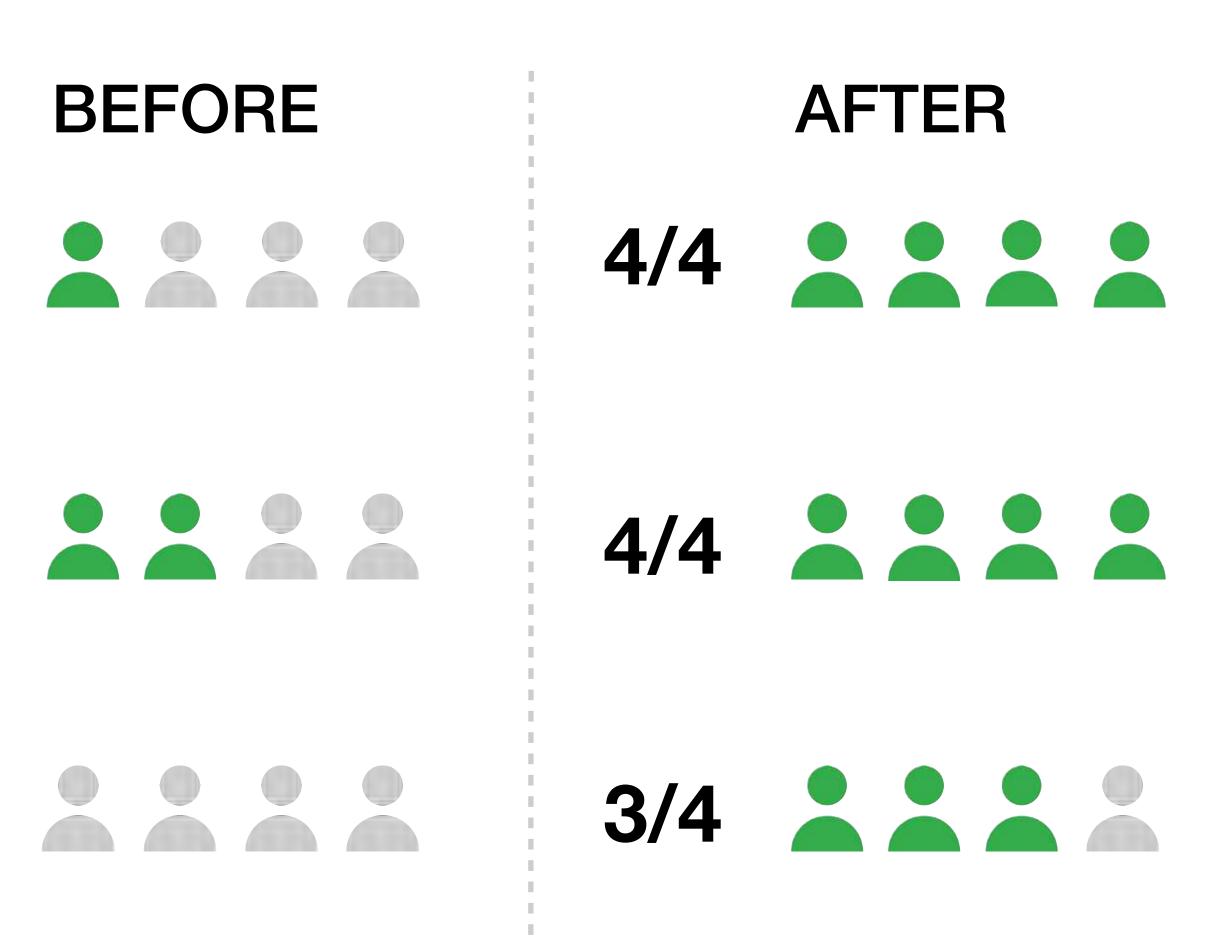
completed the contact form to express interest

could share the opportunity details to their social circles

1/4

2/4

0/4



## **NEXT STEPS**



#### Mobile Version







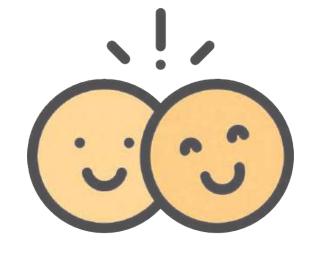
**Toolkit Files** 





#### Followup System

#### **Online Investing**



#### **Ongoing Projects**

#### **Success Stories**

# THANK YOU!