**The Interview Questions**

1. The description states that you are seeking to enable peer to peer lending. Can you please specify who can initiate a Gam3ya? Is it the user or the software?
   1. Is there a minimum number of participants in a Gam3ya?
2. Can the payment policy be tweaked a little bit for various reasons including ensuring financial security? (Please look at Appendix A)
3. Gam3ya should be accessed on-line from a variety of devices. Can you please elaborate on who is our target user?
   1. This allows us to decide the platform (mobile, web, etc...) that we will be using?
4. According to our research, dealings in crypto currencies are not fully legalized in Egypt. As our contractor, have you obtained a license to legally allow trading in crypto currencies?
5. What currencies should Gam3ya support?
6. What do you think of adding penalties on users who don’t pay on time?
7. What exactly do you mean by “Mobile Operators”?
8. Would you like to take legal action if participants fail to pay?
   1. What documents would we need to hold the participants accountable from a legal perspective?
9. What do you mean by “Security of Information”? Payment History? Date of Birth? Chat history? All?
10. We are planning to let users choose their preferred month in which they get paid to help construct the Gam3yas. Do you think that would be a viable solution?
11. What policies would you like to implement to ensure fairness? (Please look at Appendix A to be familiar with our plan)
12. Gam3ya should be used for social interactions. Can you list all the required functionalities that, in your opinion, would allow social interactions (text messages, video chatting, calls, etc…)? Should interactions be anonymous or should users be able to know the identities of others?
13. Would you like chatting to be possible between people from the same Gam3ya only or through participants’ unique ID?
14. Is Gam3ya going to be operating in the public or the private sector? If it’s in the private sector, would there be any association with the government and/or banks? (could be used to better predict the users’ ability to repay the money they owe)
    1. Banks can provide high-interest account where we can invest the money we get from the users.
15. Is Gam3ya aiming to generate profits? If yes, what are the proposed main sources of revenue? (Could there be a subscription fee or a commission from each Gam3eya?)
    1. If not, how else will you sustain the business?
16. What would you propose to minimize the loss when people fail to pay?
17. Would users be able to choose the Gam3ya they join (possibly with friends and colleagues) or choosing the members in each Gam3ya would be managed by the software?
18. Should all users of the same Gam3ya Pay the same amount every month?
19. Customers’ need to feel safe about using our application. What do you propose to solve this issue?
20. Can we allow the users to pre-pay and keep a record of it in their account?
21. Can users participate in more than one gam3ya?
22. Will we consider the opportunity of having advertisements on the application/website?

**Appendix A**

**Our proposed solution to your concerns mentioned in the description:**

* There would be reputation points for each user that would be used for various reasons:
  + The Gam3ya’s limit would be based on the members’ reputations
  + Reputation points would help assess users based on whether they pay on time or not
  + The **type** of Gam3ya and the when the first payment is distributed (explained below)
* In order for the system to have a better financial security we plan to have many types of Gam3yas
  + Low reputation (safe Gam3ya) The payments distributed every month would be to more than 1 user but the first payment would be after a predefined number of months (for example starting from the 7th month, 2 users would get their payments instead of having 1 user get their payment from the first month). The money obtained would be invested (in a bank possibly) and the generated interest would help reduce the risks of failure (a full mathematical model would be provided to reinforce this point). The number of months before the first payment is distributed is likely to vary based on the reputation of the Gam3ya’s users and the amount of money to be distributed.
  + Regular Gam3ya: Only users with high reputation would be able to join such Gam3ya’s. This Gam3ya would operate in the traditional fashion. Payments would be distributed from the first month.
* Participants would submit their preferences and when they ideally want to get paid:
  + In order to achieve a high level of fairness, users would get to choose when they want to be paid. The data of all users will then be combined and random combinations satisfying their preferences shall be generated. Moreover, to incentivize people to choose to get paid at the end, vouchers/discounts can be distributed to them as a form of compensation.