I imagine this application / platform will give people the ability to invest their money into a new type of asset class like never before. The returns on investment will be much more than a % on top of principle. We are investing in the future.

By leveraging the power of modern computing, distributed applications are now able to provide cryptographically secure transaction protocols that will allow for completely transparent exchanges of value.

Let’s do something about it.

**What is it?**

* Mobile application?
* Distributed & decentralized social lending/investing
* Cryptographically secure / powered by blockchain technology
* Users can access investment pools and take ownership of their wealth, both allocating value more efficiently, as well as exposure to diversification and risk tolerant returns.

**What problem is it solving?**

* Alternative investing with trustworthy platform
* Dependency on third parties
* Access to capital
* Positive social impact w/o simply handing out funds

**Main area of focus?**

There are a few different options that first come to mind when trying to determine an optimal first market to enter. It is important to try and dominate a large piece of a smaller market at first.

* Residential real estate
  + House flipping / residential projects
* Small – medium sized personal loan pools
  + Student debt, expenses
* Microfinancing
  + Small business loans / investment
  + Developing countries?
* New technologies or projects that have social impact
  + Biotech
  + Clean energy
  + Environmental health
  + Public projects / education

In order to determine the approach, we must first define our user base. I think we have to pursue young adults entering the work force, and coming into money that they haven’t had before.

Another Idea is to use the functionality of blockchain to allow for small businesses to create and monitor their supply chain’s with extreme visibility and not much management