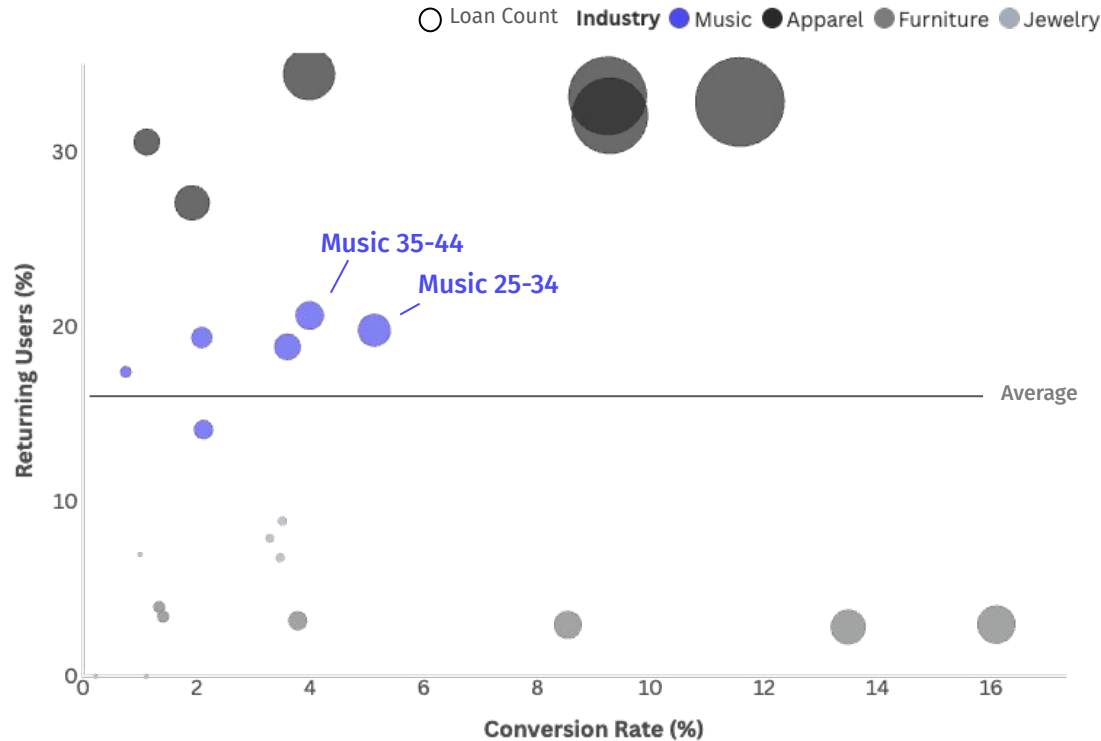


Business Development Plan

Growing volume and revenue in the music industry

Music industry users between the ages of 25-44 show high growth potential with reduced risk



**Primary Focus on ages 25-34
with secondary focus on 35-44**

Healthy conversion rates with higher conversion rate (~5%) in ages 25-34 and slightly lower conversion rate (~4%) in ages 35-44

Strong repeat usage with a combined average of ~20% of users returning

Good average return on loans between 6-7%

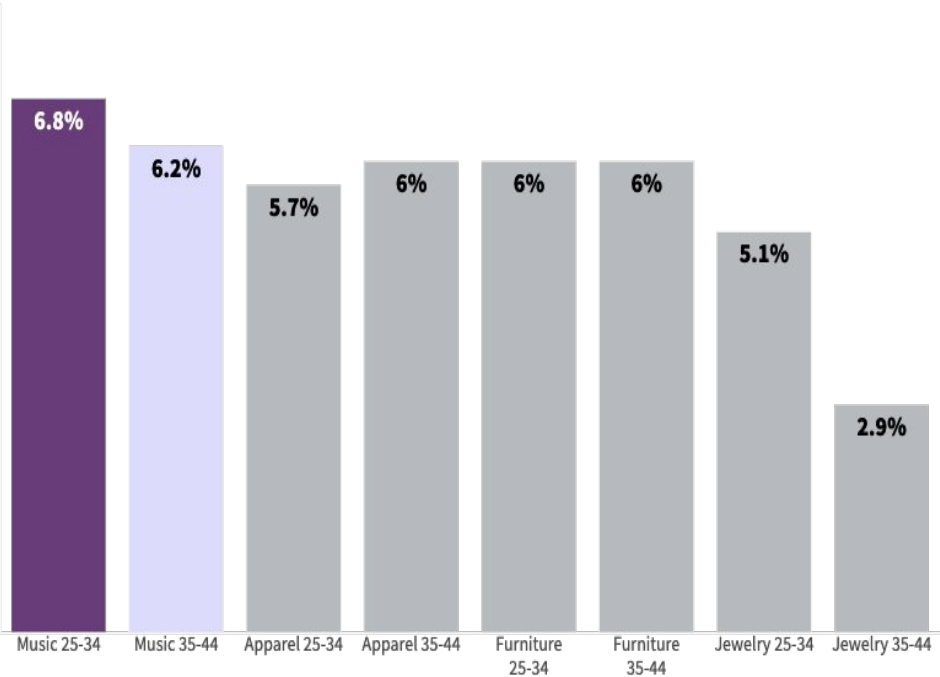
Reasonable loan volumes for a combined ~5,700 loans completed

Focusing on growth potential while reducing risk

Combination of strong conversion and loyalty with lower risk within the music industry

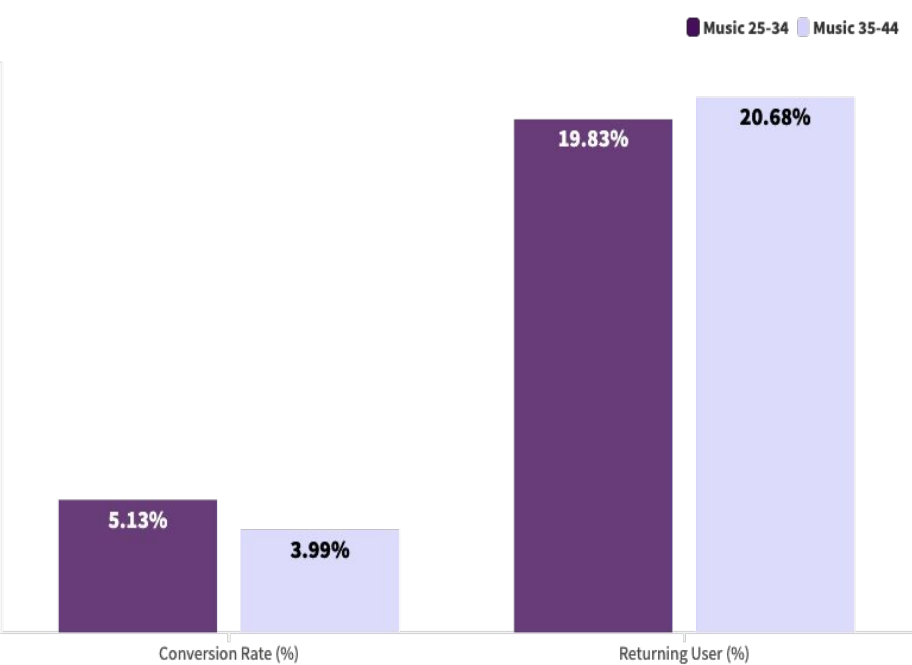
Music Industry Leads in Return Across Target Age Demographics

The music industry demonstrates better return percentages (~6-7%) in the target demographics, outperforming other industries. Combined with strong customer loyalty and conversion rates, there is lower risk and better long-term profitability in these groups.



Music Industry Ages 25-44: Optimal Balance of Conversion and Loyalty

While the 25-34 age group shows stronger conversion rates, the 35-44 age group shows stronger customer loyalty, when targeted together could drive faster acquisition and long-term retention.



Experimentation and implementation strategy

Targeted experimentation to accelerate music industry growth

Timeline

A/B testing approach targeting key levers that can drive growth; extended loan terms and lower APR. Focusing initial efforts on 25-34 group to see more immediate success and secondary focus on 35-44 group to build on consumer loyalty

