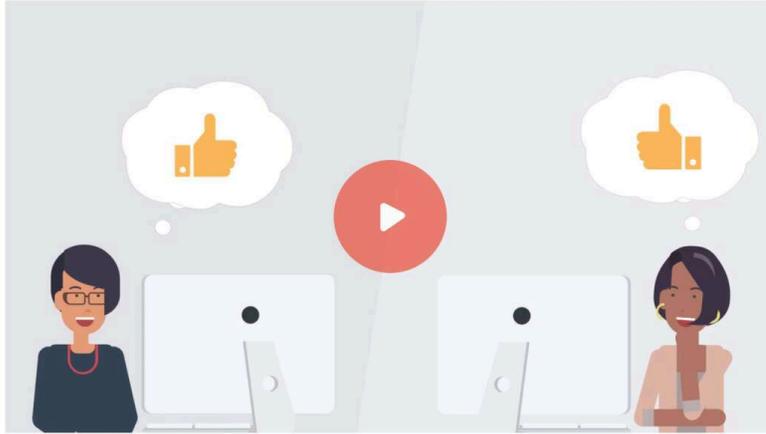


# Making Lending and Borrowing with The People You Trust Simple and Easy 🐦

[pigeonloans.io](#)

San Diego CA



Technology

Software

Finance

Fin Tech

Community

[OVERVIEW](#)[UPDATES 1](#)[WHAT PEOPLE SAY 26](#)[ASK A QUESTION 8](#)

## Highlights

- 1 You'll be investing alongside Stanford graduates, Research Institutions, Youtube icons, and more 🐦
- 2 We've grown user signups 367% month-over-month 📈
- 3 Our U.S. market size is \$200 Billion and our global market size is an estimated \$1 Trillion 🌎
- 4 Our technology is U.S. patent-pending 📄
- 5 Current member of the globally recognized & illustrious Mercury Raise '21 Cohort 🏆
- 6 Winner of the 2021 Greatest Damn Pitch Competition 🏆
- 7 Accepted into and will be attending the InNEvator Accelerator '21 Cohort 🏆

## Our Team

**Brian Bristol** Founder & CTO

I once memorized my entire 32-digit library card number.

Pigeon Loans was birthed out of a need that arose as a result of the COVID-19 pandemic. Faced with the challenge of not having a simple, easy, and robust way to make a loan with a family member due to financial hardships, one of the founders of Pigeon Loans took it upon himself to create the solution to this problem that people face every day.

**Anna Matilde Tanga** Co-Founder & COO

On any given day, I can hold a conversation with you in English, French, Italian, German, and sometimes Spanish.

Everyday Loans Built On Trust 🐦

Update as of March 16, 2021:

Well congratulations everyone, all of your investments and support literally broke Wefunder on launch day yesterday! We are happy to announce that most all payment options are up and running again. *Click the "Update" button above to read the full report.*

Signed,

Brian Bristol  
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Pigeon Loans is a global lending platform that facilitates the creation and management of loans between friends, family, and loved ones.



By offering a space where everyday people can negotiate the terms of their loans, Pigeon Loans seeks to empower individuals to borrow and lend money with the people they trust.

With fully integrated payment options, the ability to create and sign a legally binding contract, no credit checks, rewards, and a tracking mechanism to set up payment reminders and alerts, users have a wide variety of choices when it comes to making a loan on our platform.

### Our Story

The story of Pigeon Loans is quite simple. The concept behind Pigeon Loans came to life as a result of heightened frustration and fortunate timing. During the peak of the COVID-19 pandemic lockdown restrictions, Brian, co-founder of Pigeon Loans, was faced with a precarious financial situation. As many are well aware, during the early months of the pandemic billions of people were struggling financially. No stranger to that same reality, Brian and his family were also impacted significantly by the early days of this once in a lifetime global tragedy.

Due to financial hardship caused by the pandemic, a family member approached Brian looking for funds to make ends meet during such trying times. Faced with being asked to deliver a significant amount of money to this loved one, instead of simply giving money away, Brian wanted to make a loan, and so he turned to the Internet to find a way to seamlessly lend money to his family member in a simple and easy manner. After a tireless search, it quickly became evident that no robust solution existed which solved Brian's need to make a loan with someone he trusted and cared for. So with no solution to the problem he faced, instead of settling for the archaic process of manually creating and documenting a loan himself, Brian took it upon himself to create the solution to his problem. After 13 weeks of work, countless discussions with lawyers across the world, more than half a million lines of code written, and one too many sleepless nights, the solution Brian needed came to life, and thus Pigeon Loans born.



### Our Team

A growing team comprised of world renown entrepreneurs, technology moguls,

thought leaders, marketing experts, and innovative minds. From our advisors to the individuals working daily on the growth of Pigeon Loans, each member of our team is well equipped with the knowledge and tools necessary to make any new venture a smashing success.



Founders, Advisors, Mentors, Marketing, Engineering



### Our Mission 🚀

We simply want to make it safe, simple, and easy for individuals all across the globe to create loans with one another, especially people whom share relationships within families, friend groups, or circles of trust. With Pigeon Loans, everyday people now have the ability to conceptualize, create, generate, plan, and execute loan agreements with each other.

Everyone is a potential member of our community. Whether an individual is searching for a way to maximize their chances of getting a loan repaid in full, or a struggling entrepreneur is seeking to raise capital for their business, or perhaps a single mother is looking to get funds to cover unexpected expenses, whatever the use case may be, Pigeon Loans aims to service each one of those needs and more.

#### Pillars of Pigeon Loans



### Our Opportunity 💡

The market we aim to service is huge. As of 2018, each year almost **\$200 billion** US dollars is moved in the form of informal loans between friends, family, and loved ones. On a global scale, this number increases significantly. With an estimated **\$1 trillion** US dollars moving between people who trust and care for each other every year, across the world, we understand that the problem we are solving is massive. With such a massive market in mind, and little to no competitors at all servicing this industry, we felt as though it was the perfect time for Pigeon Loans to place its mark on the fintech market, and ultimately service this ailing industry.

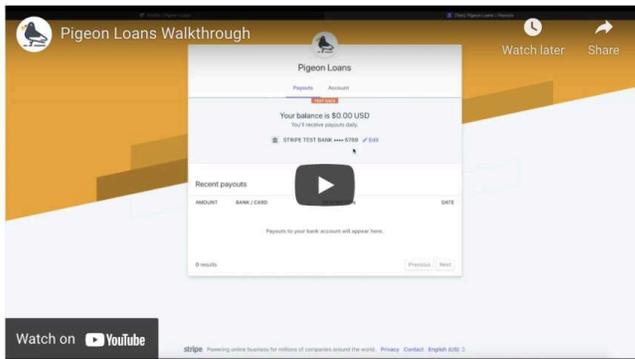


## Our Execution ⚡

We built Pigeon Loans to be the safest, easiest, and most robust platform to create and manage loans between individuals. We've partnered with some globally recognized brands like Stripe, HelloSign, and Amazon Web Services, to create the platform that exists today.

-  Secure E-Signed Legal Contracts with HelloSign
-  Fully Integrated Loan Payments with Stripe
-  Personalized Loan Agreements Generated for You
-  Operational in 40+ Countries

Our platform can comfortably scale to 20 Million users without any additional need for optimizations, capital injection, code changes, or employees. In under 8 minutes, two users, a lender and a borrower, can come to our platform, negotiate a loan, agree upon a set of terms, sign their documents, and start an agreement. Furthermore, for no cost at all lenders can come to our platform and distribute money to the ones that need it the most in over 40 countries around the world, any day of the week. With all of this in mind, for only a small monthly fee, borrowers can use our platform to organize, pay back, and obtain funds from family, friends, and loved ones whenever the time is right for all parties involved.



Every great product has to find a way to make money in order to be truly special. Even though we made our platform easily accessible to the masses, for us, making money goes hand-in-hand with how we view our success. Although we are technically a 'pre-revenue' company right now, we plan to scale, grow, and expand quickly. With this expansion will come increased revenue, and with more revenue will come *economies of scale*, and with *economies of scale*, will come impact & prosperity as a company.

### Our Money

Simple and easy to understand revenue model

-  Subscription Model
- 
- 

**Subscription Model**  
\$4.29 collected per Borrower per month when at least one loan is active on our platform.

**Fee Collection**  
Dependent on the transaction a range of 0.1% - 1.5% may be collected and kept by Pigeon Loans from the initiator of the payment.

**One Off Charges**  
Exploring the idea of revenue streams from potential future features like: credit reporting, custom amendments & cryptocurrency integrations, collections advertising.

## Our Results 🏆

Since our launch, reactions toward Pigeon Loans has been nothing but positive. Nearly 98% of people who have interacted with our platform having described it as a “great idea”, “I love it”, “amazing”, “I would use it”, “so easy to use” or “transformative”. Furthermore, our initial launch results totaled over 7,000 unique social media & website impressions in only one week. From the outside looking in, most everyone believes in the vision and idea behind Pigeon Loans.

From an impact perspective, on average 200 people visit our website each and every day, oftentimes taking the time to learn about who we are, what we are doing, and how they can use our services. Additionally, with this statistic in mind, as of November 2020, Pigeon Loans started adding 100s of users per month. Alongside the fact that people are finding our platform mostly through organic means, we’ve also turned some heads in regards to the innovations we’ve made from a technology perspective. In building a first of its kind piece of technology, we’ve been fortunate enough to be granted a non-provisional pending patent by the United States Patent and Trademark Office. Over the course of the next couple of years or so, we will be working with the US Patent and Trademark Office to solidify the details of our invention and hopefully achieve full grant status.

Qualitative results are great and all, but what about our quantitative results like company financials, user metrics, and loan data? At Pigeon Loans, we’ve enjoyed success in the quantitative side of our business as well.



From a financial perspective, Pigeon Loans is still considered a “pre-revenue” company. Although we have made a small number of loans here and there, which has generated less than one hundred US dollars, we still have plenty of work do in terms of increasing our revenue figures to match the expectations we have for this company. However, we have crunched the numbers and anticipate the below statistics for the future of Pigeon Loans’ financials:

- For our worst case cost models: At 17,759 active borrowers we anticipate that we will generate \$4,019,342 in revenue and reach our projected break even point on a yearly basis (these projections cannot be guaranteed).
- Based upon a November beta test of \$1,897 of digital advertising spend, our current User Acquisition cost is roughly \$3.72 per user signup.
- With our current cost structure, at scale, we expect to make \$1.03 for every \$1.00 we spend. As we become “stickier”, we will incrementally raise prices in the future and negotiate lower volume pricing with Stripe & other expenditures to reduce our overhead costs.

To give you an even better sense of where we see the potential of Pigeon Loans’ growth in the near and distant future, we’ve chartered out our projections for your viewing pleasure.

## Projected Revenue

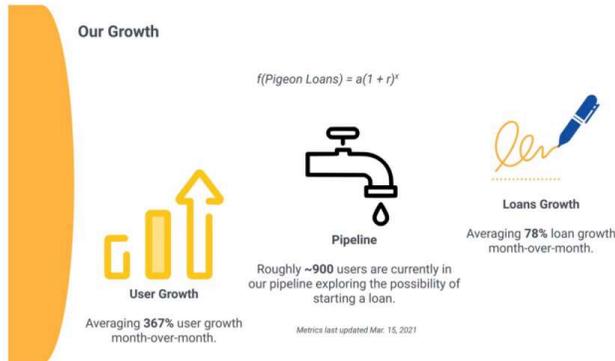
We project exponential increase in revenue year over year



Revenue projections only consider revenue made from base Subscription Model proceeds.

These projections cannot be guaranteed.

Ultimately, none of these numbers are possible without user growth and loan growth. We recognize that in order for Pigeon Loans to be successful as a business we will need to service a mass number of loans and speak to an equivalent number users as a result. So far we have worked to do just that, and have focused a significant amount of our efforts on growing the number of users signed up on our platform.



Loan growth includes total sum of 'pending', 'active', and 'inactive' loans.

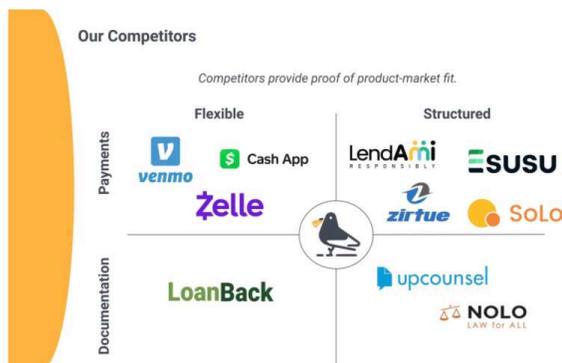
Each month we grow at a staggering pace in terms of users signed up and plugged into our ecosystem. On any given day, any one of these individuals are in our pipeline exploring the possibility of starting a loan. So far without any dedicated email campaigns, structured re-targeting, prolonged reward incentives, or like thereof, we have converted about 1% of signed up users into loan prospects. Upon raising our pre-seed round we plan to increase this attrition rate to 10% by deploying our newly raised capital to efforts that will yield more loans and paying customers.

With only a few months under our belt so far, we believe Pigeon Loans is off to a great and promising start. Taking into account the total global market size, an average interpersonal loan amount of \$411 US dollars, our reach into 42 different countries, and assuming an average of two loans per year per person, we can service 274 million paying customers annually. The sky is truly the limit for us!

## Our Competition

On a global scale, Pigeon Loans is a first of its kind, one & only innovation. However, when we survey country specific solutions, Pigeon Loans has a few competitors we like to keep our eye on.

Some of our competitors you may have heard of, others may be foreign to you, but regardless these are all companies we very much respect and see ourselves working alongside to capture and service the needs in our market. From pure payment apps, to legal documentation entities there is a wide range of companies Pigeon Loans competes with on a daily basis. The existence of competition in our space helps us provide proof of product-market fit and better solidifies the potential for Pigeon Loans' growth in the future.



Our closest competitors: Zirtue, Solo Funds, and Esusu all generate millions in revenue annually and each were founded in only the last 3 years.

**So what makes us special?**

We are continually adding new and innovative features to the Pigeon Loans platform. From the ability to earn points and rewards on your loans to the freedom users have in regards to making payments on or off of our platform, we listen to our customers.

Below are a few highlights that describe the reasons as to why Pigeon Loans is the best solution in our industry servicing the interpersonal, relationship based, loan space.

- We are the only global platform compared to our competitors. We can move currency natively in 40+ different countries. United States \$200 Billion Market vs World \$1 Trillion Market.
- We can move money on our platform using any form of payment. Direct bank connections, credit, debit, cash, check are all accessible with Pigeon Loans. We also allow our users to use Venmo, Cash App, and other competitors to move money outside of our platform; we simply track those payments accordingly.
- We offer rewards to our customers in the form of points, that can be cashed out for monetary incentives.
- We have largest range of flexibility for loans in our industry. Principal up to \$25,000 USD, term lengths from 0 - 84 months, and interest rates from 0 - 99% all chosen by the Lender and Borrower of a loan.
- For customizable loans specifically, we are the most affordable option for Borrowers and a free option for Lenders.

## Our Vision 🐦

Our long-term, 5 to 7 year, goal is to exit as a \$2 Billion dollar company.

With our market size in mind, and lack of fierce competition at the moment, if Pigeon Loans can capture just 1% of the total \$200 Billion dollar U.S. market we will have reached a comfortable \$2 Billion dollar valuation. As we consider the global reach of Pigeon Loans, this number quite obviously has the potential to increase. Regardless of the figure, we plan to exit in the manner that best suits you, our shareholders, investors, and supporters. These projections cannot be guaranteed.



**Pigeon Loans can be one of the most disruptive financial tech companies of the next decade.**

Ultimately interpersonal loans boil down to two simple realities - lenders just want to get their money back, and borrowers want an easy & convenient way to access funds in a time of need. We can create a world in which Pigeon Loans is the platform of choice for loaning out money because it is simple, safe, affordable. If we can convince the world's lenders that Pigeon Loans is the most advantageous place for them to loan their money to the people they trust, then we've won the battle.



- To achieve these goals, Pigeon Loans first needs to reach our target audience. Initial outreach to our target audience, average between \$3,000 - 5,000 per marketing campaign. For example, to inform high-net worth individuals that Pigeon Loans is cheaper than hiring a lawyer for their loan needs, we would need at least \$9,000 to advertise campaigns on 3 different platforms for 1 - 2 weeks.
- Sustained advertising will be a multiple of the above figure.

\$9K \* 52 Weeks = **\$468K** in capital minimally needed for the next year  
(circa 2021)



#### WHAT'S NEXT

##### Promotion & Outreach

Perform digital advertising campaigns at scale

Rewards program experimentation

##### Technology

Improve SEO footprint & rankings

Redesign website experience for optimal user interactions

##### Expand Team

Hawke Media

A future exists in which Pigeon Loans has the potential to change financial lives, re-write the underlying economics of loans within the banking industry, restructure the credit worthiness stigma, influence and change global economics. However, to make this potential future a reality Pigeon Loans and the community surrounding it will have to be committed to the utmost level of execution.

We are a high risk, but very high reward investment. The road to get to our vision won't be easy but "nothing worth having comes easy".

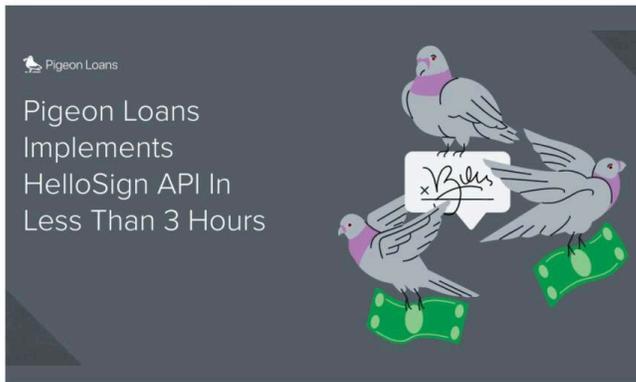
**As our community grows, your investment in us will grow, so spread the word about Pigeon Loans!**

**Thank you for your support & welcome to our flock!**

...

#### Wall of Fame 🌟

Check out some of the latest Pigeon Loans news and highlights everyone is buzzing about!



Case Study on Pigeon Loans by Dropbox





WeFunder Greatest Damn Pitch Winner




**Pigeon Loans**  
Founded by JA USA alumnus Brian Bristol

Pigeon Loans is the world's leading technology platform dedicated to enabling people from all walks of life to make loans with one another. By offering a space where users can negotiate the terms of their loans, make payments, and legalize loan documents, Pigeon Loans seeks to empower individuals to lend and borrow money with the people they trust.

[gatheralumni.org](http://gatheralumni.org)

[Register your business today](#)

Junior Achievement Spotlight on Pigeon Loans



Black Tech Pipeline Feature

Relationship Tech | The Greatest Damn Pitch Brought to Yo... Watch later Share

**THE GREATEST DAMN PITCH COMPETITORS**

bescene AfterrHome Pigeon Loans

homeroom

Watch on YouTube

HyperChange 13 My Portfolio

Company of Portfolio

Company	Percentage
Tesla	70%
Bitcoin	6.7%
SpaceX	6.3%
UniSocks	4.4%
Dadi	1.6%
Pure Watercraft	1.6%
UniSwap	1.2%
Spotify	1.2%
Bumblebee Snacks	1.1%
Limoto	0.6%
Allo	0.6%
Pigeon Loans	0.6%
Pipe	0.6%
Rainbow Wallet	0.3%
Atoms	0.3%
Haus	0.3%
MakerDAO	0.2%
Community	0.1%
Startup Z	0.1%
Snap	0.05%

Watch on YouTube

## LEAD INVESTOR



### **Donna Bristol**

I wish I could go back in time and change how I interacted with the amazing ventures that were new on the horizon throughout my life. I have missed supporting many unique company startups, only to watch them evolve, and take off. As new technologies emerge, it changes our lives. We adapt or we struggle to hold on to the status quo. Pigeon Loans is the investment opportunity that I now have to become part of; an emerging technology for money exchange. A team that is smart, savvy, and creative enough to think out of the box. Especially, during one of the most challenging times in our current history. To embrace a dynamic and different way to lend money to others. A way to help a loved one, trusted friend or relative during a time of need. Better yet, what if it was you who needed that extra helping hand? I understand that, because I have been there more times than I care to count. Pigeon Loans is changing the way people experience loans. I stand behind Pigeon Loans, a company that I can trust. Knowing that as an investor, I will be helping people. And that this time, this ground floor investment opportunity I won't miss.

**Invested \$10,000 this round**