PF provides $500-$5,000 Personal Loans to Hispanics

“...Progreso Financiero will lend you money because we understand your needs, value you and can help you create a credit history.

With only 3 requirements (ID, pay stub, and proof of address), we can lend you money quickly…”

OUR MISSION

• Help customers by giving them access to credit
• Build a highly profitable, enduring business in process
**Marketing:** Go to customers and provide credit locally

**Distribution Strategy and Growth:**

- Instead of sending direct mail, go to where customers congregate, live and trust
- Currently, 9 locations with plans to grow to 20 by year end

This information is highly confidential and was prepared solely for purposes of a partnership opportunity; it is not to be shared or circulated without prior written consent.
APR and Fee Comparison: PF is the best alternative

Gross APR (Average Rates + Fees)

- **31%**: 100% Secured credit card
- **33%**: Progreso Financiero
- **63%**: Cash loans (US)
- **85%**: Sub-prime credit card
- **110%**: Personal loans (Mexico)
- **392%**: Payday Lending***

Source: Company direct mail and marketing offers; PF analyses

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Our Customer, “Jose Progreso”

Demographics:

- **Monthly Income** = $2,280
- **Years in US** = 12.2 years
- **Years at Job** = 3.3 years

- Male = 77%
- Female = 23%
- 1.6 Dependents living w/ them
- 1.0 Depending not living w/ them

- **70% Bank Account**
- 2% Mortgage

- **49% Matricula Consular**
- 36% ITIN

- **73% of Matricula file tax returns**

“I had to send my daughter to Mexico for medical treatment. The loan helped me buy my daughter’s plane ticket and to cover some medical expenses for her in Mexico...Nothing is more important than my daughter...Thank you very much.” **Cecilia, supermarket clerk, $1000 loan**