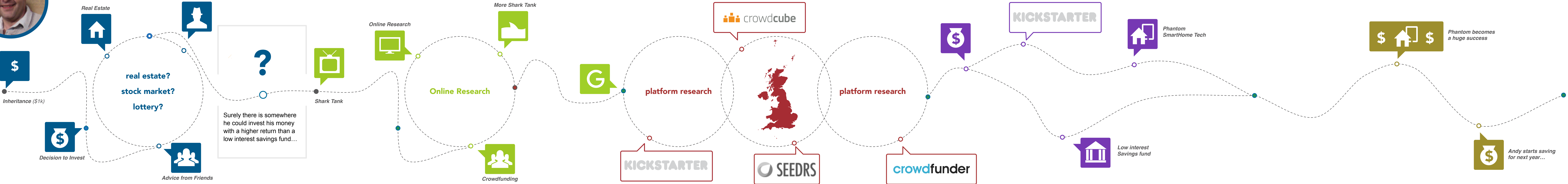




# Customer Journey Map (Current State)

How does Bradley invest his money online?



Touchpoints	Phase One	Phase Two	Phase Three	Phase Four	Phase Five
Customer Key Moments	<p>Bradley comes across some money when his aunt passes; for the next few years will be getting a few extra thousand dollars added to his funds. Wanting to make the most of his moderate allowance, he decides to invest his money, but doesn't know where to begin. Some of his friends advise him against investing in the housing market as they lost money in the 2007 collapse. He doesn't think he is savvy enough to play the stock market, nor could he afford to pay someone to invest his money. While he isn't down on his luck, Andy knows that he would rather work for a paycheck than try to win the lottery, surely there is somewhere he could invest his money with a higher return than a low interest savings fund.</p>	<p>While flipping through channels he lands on the television show Shark Tank and starts thinking about equity investments. He quickly falls in love with the idea and some of the Sharks' business models. Familiarizing himself with some of the business language he discovers crowdfunding and starts to look stuff up on google.</p>	<p>After a quick Google search, Bradley has found a few avenues he can go down. His first google search came up with KickStarter. He spends a reasonable amount of time going over the site and finds a few projects he would want to invest in, but he would rather have equity in a business that a tangible product. While back on google Bradley finds two more sites that deal with equity specifically, but after looking over their specifications, he realizes that both CrowdCube and Seedrs are exclusively for U.K. residents. Starting to loose hope he tries one last time to find a equity crowdsourcing platform that will meet his needs. He finds the site Crowdfunder and believes he has found his salvation (cue the choir). He sets up an account and finds a company he really wants to invest in and types in the amount he would like to invest. An error message pops up and his investment is too low. Digging up more research he finds out that all of the companies he's interested in require investors to be accredited.</p>	<p>Frustrated with his lack of opportunity in equity crowdfunding, Bradley goes back to Kickstarter to invest in the tangible investments he found earlier and puts the rest of his money in a low interest savings fund. He invests his money in the tech company Phantom and hopes that once the campaign ends he can reap his rewards (a Smart Home device and accessories).</p>	<p>To his surprise the Kickstarter campaign Bradley invested in became the biggest start up campaign in the tech industry. As happy as he is about his new smart home technology, Andy wishes he could have been part of Phantom's success and owned equity in the company. Maybe he can start saving up money to invest as an accredited investor next year.</p>
Goals	<p>Invest his moderate income with some return, but it doesn't have to be immediate.</p>	<p>Finding the right opportunity to invest in.</p>	<p>Invest his moderate income with some return, but it doesn't have to be immediate.</p>	<p>While he can't invest in equity, he can still invest in something that interests him.</p>	<p>Save money or find another platform that maybe fits his specific needs.</p>
Frustrations	<ul style="list-style-type: none"><li>Doesn't know where to begin.</li><li>Advised against some opportunities.</li><li>Smart enough to not play the lottery, but not smart enough to fully grasp the stock market.</li></ul>	<ul style="list-style-type: none"><li>A lot of options on Shark Tank, but how do I find these opportunities?</li></ul>	<ul style="list-style-type: none"><li>Too many restrictions on investors.</li><li>Requirements that he can't meet.</li></ul>	<ul style="list-style-type: none"><li>Unable to invest in equity.</li></ul>	<ul style="list-style-type: none"><li>I could have been part of a company's growth.</li></ul>
Feelings	<p>overwhelmed and stuck on square 1.</p>	<p>At last! The clouds have cleared! Maybe I can wrap my head around crowdfunding.</p>	<p>Defeated.</p>	<p>Well, maybe I can still get something out of it.</p>	<p>Happy for the company and his product, but ultimately left out.</p>
Thoughts	<p>Maybe this isn't for me. Should I just put this in a low interest savings fund?</p>	<p>How can I find these start ups? How do I become a shark?</p>	<p>Investing money shouldn't be this hard!</p>	<p>Hopefully I can see this KickStarter campaign through and get an awesome product.</p>	<p>Maybe I'll start saving more money and invest as an accredited investor.</p>