

## What is **STARTUP PDL**?

**STARTUP PDL** is a comprehensive “How To” package designed to help you efficiently and effectively enter the payday loan business.

## What does it include?

It includes a Business Plan outlining a basic strategy for the growth and development of your payday loan business that can be modified to your own specifications with the use of the dynamic and interactive Financial Model. The Financial Model allows you to change assumptions to meet your own criteria, and provides projected results over a 4-year horizon based upon those assumptions. The Financial Model also acts as a measuring stick by which to evaluate actual results, and projects how much capital you will need to achieve any given outcome.

**STARTUP PDL** includes sample Operations, Compliance, Training and Employee manuals, as well as suggested loan underwriting criteria, collections practices, and charge-off policies. It also provides site-selection criteria and marketing strategies, sample loan documentation forms, and useful industry statistics.

## How much does it cost?

The **STARTUP PDL** package is available for a competitive one-time fee. When you consider the time and effort required for you to create this program on your own, you will quickly realize that **STARTUP PDL** is a cost-effective solution. Compare it to the up-front and on-going costs of a franchise, and again you will easily see the value. Not only is **STARTUP PDL** competitively priced, more importantly it is an in-depth, comprehensive, high-quality professional tool that will give you a jump-start into the payday loan business, and save you the pain of making the mistakes common to new entrants.

## Values

- Doing what is right pays dividends in the long run, whether financial, personal, or both.
- Sincerity and integrity count.
- Focusing on the job makes good things happen.
- Choosing the difficult, better option beats the short, easy way every time.
- Giving customers good service, value, and your best efforts ensures they will be yours forever.
- Saying "No" is appropriate if you can't deliver.
- Transactions come and go, but relationships last forever.

## Ethics

U.S. Advisory Services, Inc. is committed to high ethical standards. We believe companies that effectively compete at the highest ethical level always outperform and outlast their competition. We are dedicated to providing our customers with products and services that increase their bottom-line and their long-term competitive advantage.



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## BUILDING A PAYDAY LOAN BUSINESS

*an efficient approach to entering the business*





## STARTUP PDL includes:

- Implementation Time-Line (in four phases)
- Strategic Business Plan
- Working Financial Model
- Site Selection Criteria Do's and Don'ts
- Vendor Selection Guide
- Underwriting Criteria and Loan Forms
- Software and Hardware Recommendations
- Operations Manual
- Compliance Manual
- Training Manual
- Marketing Strategies
- Regulatory Tips
- Industry Statistics

Single Pay Loans:			
Months to Maturity for SPLs	24		Key Variable
Monthly SPL Growth Rate per Month	17	Imputed	
SPLs / Mo at Maturity	400		Key Variable
No. SPLs Outstanding at Maturity	200	Imputed	
SPL \$ Amt Loans O/S at Maturity	\$ 56,000	Imputed	
Annual SPL Revenue at Maturity	\$ 168,000	Imputed	
Average SPL Amount Outstanding	\$ 280.00		Key Variable
SPL Fee per \$100	\$ 12.50		Key Variable
Avg Fee per SPL	\$ 35.00	Imputed	
Initial SPL Loss Rate as % Rev.	25%		Key Variable
Mature SPL Loss Rate as % O/S	15%		Key Variable
Months to Reach SPL Loss Maturity	12		Key Variable
Monthly SPL Loss Improvement	0.833%	Imputed	
Migration Loans:			
Months to maturity for MLs	24		
2nd Mo. MLs Made	3	Imputed	
No. ML Loans O/S as % SPLs O/S	0.333	Imputed	
No ML Outstanding at Maturity	67	Imputed	
ML \$ Amt. Outstanding at Maturity	\$ 9,324	Imputed	
ML \$ Amt. Outstanding at Maturity	\$ 15,193	Imputed	

Accurately project financial performance and capital requirements.

## Looking to enter the Payday Loan Business?

Our firm receives many calls from independent business partners seeking to expand into the payday lending business. Although we make it a practice to tailor solutions to the specific needs of the client, we have identified core fundamentals that are universal in the payday lending business.

Now you can benefit from our years of experience by utilizing our proven model for building a Payday Loan Business, **STARTUP PDL**, as the foundation for your new business venture.

**STARTUP PDL** outlines the critical steps required to transform your ideas into a brick and mortar or internet payday lending business, consistent with State and Federal laws.

It will provide insight into revenue expectations, operating expenses, capital requirements, site requirements, system needs and more.

**STARTUP PDL** outlines each step of the process. It models all of the revenue projections and capital needs for your business operation and allows you to clearly decide what level of investment your new business will require to produce the desired return on investment.

## What if customization is still needed?

Although we designed this model to allow you to effectively establish a payday loan business on your own, we realize some clients will desire additional assistance with matters such as: adding products, on-site training, obtaining licenses, and/or evaluating specific state and federal regulations. Whatever the need, USASI is here to help.

As part of **STARTUP PDL** you will receive consulting services for 12 months at a 10% discount.

**STARTUP PDL** will answer all of your questions regarding the payday loan business.

Contact us directly to see how **STARTUP PDL** can help you achieve your business goals.

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