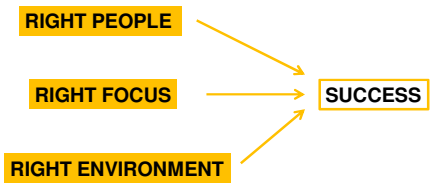
Operating Growth Model

Business Model

Success Formula



Business Propositions

VALUE PROPOSITION

How do we attract and keep customers?

PEOPLE PROPOSITION

How do we attract the right people and create the right environment for them to effectively fulfill our value proposition?

FINANCIAL PROPOSITION

How do we make money from fulfilling our value proposition?

Business Growth Cycle

1. Strengthen Our Customers

Right Product

at

Right Time

at

Right Amount

Customers create companies, employees build them

Business Growth Cycle

2. Empower Our Employees

Engaged to Make A Difference

Meaningfully Rewarded

Customer Centric

- We have a moral obligation to make a positive difference in every person we come in contact with. Something as simple as a smile or compliment can be significant.
- We have a moral obligation to become the very best person possible with our God-given talents.
- Servant leaders don't think less of themselves, they think of themselves less. -Tom Hill

Business Growth Cycle

3. Sharpen Our Model

Competitive Advantage

Data Driven Decisioning

Partnerships Growing

Strategic Initiatives

Strategic Initiatives

Define road map for growing

- Operating excellence (FedEx, Walmart)
- Product leadership (Apple, Nike)
- Customer intimacy (AmEx, IBM)

- Michael Treacy

Strategic Initiatives

How to Implement?

Commitment Building

Execution Management

Organizational Alignment

One idea, well executed, can change your direction forever.

Health of Franchise

Health of Franchise

Leading Indicators
New Customers
Active Customers per Store
Total Loan Balance
First Payment Default Rate
Merchandise Profitability Index

Financial Indicators
EBITDA
Return on Revenue
Revenue per Employee
Loss % of Revenue

Quality Indicators
Cost per New Customer
Net Promoter Score

Compliant Mindset

Consciously Aware

Mind Our Business

Data Tells Truth

Growth Perspective

What you expect to happen - what you believe in your mind - can have a tremendous impact on what actually does happen.

-GiveMore Foundation