

Smart Money
Cash In On Your Golden Opportunity

Form

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Your Best and Safest ChoiceTM ...
Quality You Can Trust Since 1886!



Cash in on Your Golden Opportunity

Offer SAC to EVERY customer

If just 1 in 10 says "Yes," watch your profits GROW!

Smart Money™

EXAMPLE: BEFORE SMART MONEY™		EXAMPLE: AFTER SMART MONEY™	
Assumptions			
<i>Average Job Size</i>	\$8,000	<i>Average Job Size</i>	\$8,000
<i># of Proposals a Year</i>	625	<i># of Proposals a Year</i>	625
<i># of Cash/Credit Card Jobs Closed</i>	125	<i># of Cash/Credit Card Jobs Closed</i>	125
		<i># Loan Applications (10% Of Proposals)</i>	63
		<i># Applications Approved (80% Approval Rate)</i>	50
		<i># Loans Closed (80% Booked Loan Rate)</i>	40
<i>Total # of Jobs Closed</i>	125	<i>Total # of Jobs Closed</i>	165
Results			
Annual Sales	\$1,000,000	Annual Sales	\$1,320,000
Less 35% Labor & 35% Material	-700,000	Less 35% Labor & 35% Material	-924,000
Gross Profit	300,000	Gross Profit	396,000
Less Overhead	-200,000	Less Overhead	-200,000
Less 180-Day SAC Fees @ 3.65%	0	Less 180-Day SAC Fees @ 3.65%	-11,680
Net Profit	\$100,000	Net Profit	\$184,320
<i>Close Rate</i>	20%	<i>Close Rate</i>	26%
<i>Overhead per Job</i>	\$1,600	<i>Overhead + SAC Fees per Job</i>	\$1,283
<p style="color: red;">Success depends upon your commitment to these Best Practices</p> <ol style="list-style-type: none"> 1. <u>EVERY Sales Rep offers SAC as a preferred payment option to EVERY customer EVERY day – the Golden Rule.</u> 2. Schedulers mention SAC on EVERY telephone call when they set up sales appointments. 3. Meet weekly with your assigned EnerBank USA Relationship Manager until you achieve above results. 4. Use Smart Money™ as your primary finance program – do not send applications that have been declined by another lender. 5. Factor SAC fees into general overhead on all jobs rather than “dinging” or penalizing Sales Reps for mentioning SAC. 			

To calculate your Golden Opportunity, call Ashlee Cowley at EnerBank USA at 866-289-0035 x723 for a worksheet.