



Leadership Insights: Jesse Davis



Sometimes it's hard to envision how to set about accomplishing a large goal, like reaching your desired annual sales revenue growth. However, spending less time daily worrying about the big goal, and instead, focusing intently on completing the small goals—holding yourself and your team members accountable—will get you to your end goal faster than you might have imagined.

This requires a 'no negotiation' approach to completing the small goals. Don't allow yourself or your team members to negotiate with themselves about completing the small goals within the planned timeframe. Mentioning financing as part of your sales dialogue is a tactic that could help you reach your larger annual goals and if financing isn't currently providing you increased market share and profitability, then your Business is not optimized for growth.

Here are some small goals that will help you achieve your large ones.

1. Train or retrain your team to ensure everyone understands the basics of how to present financing as part of every sales cycle.
2. Market and advertise your payment options to ensure your leads and Customers are aware of your financing options before your sales reps get to the kitchen table.
3. Track results - close rates, ticket size, payment type (cash vs. financed) and loan plan type. Measure the outcome to inform your next goal planning and to show your team the results of their work.

Drive toward your goal. Top companies in the industry are employing financing to drive sales. Are you there? Let us help you grow!

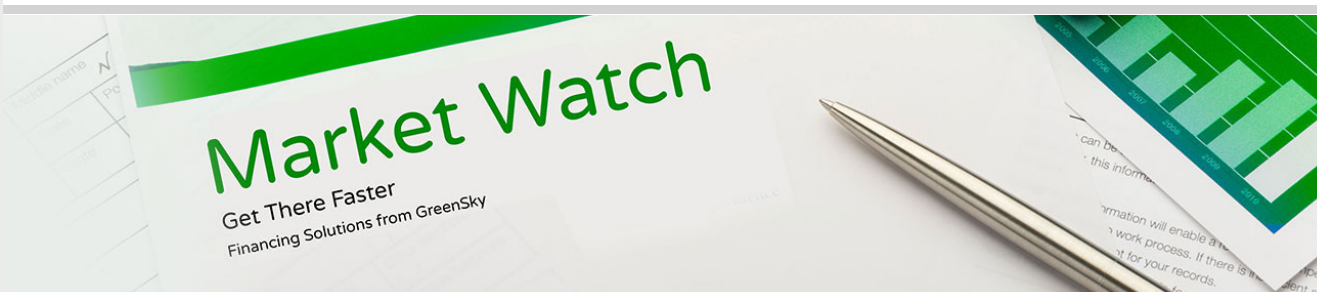
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Here's what You'll Find in this Month's Newsletter:

- Another Positive Outlook for the Home Improvement Market
- On the Road Again: Upcoming Opportunities to Meet in Person
- Monthly Compliance Message

Another Positive Outlook for the Home Improvement Market



In our never-ending quest to gauge the outlook for our market, we have discovered another highly positive report. The latest [U.S. Remodeler Index](#) (USRI) from Qualified Remodeler and John Burns Research & Consulting reveals that in the first quarter of 2023, home improvement companies were optimistic about the near-term outlook for the market. The USRI is based on a quarterly survey of 83,000 subscribers to [Qualified Remodeler Magazine](#).

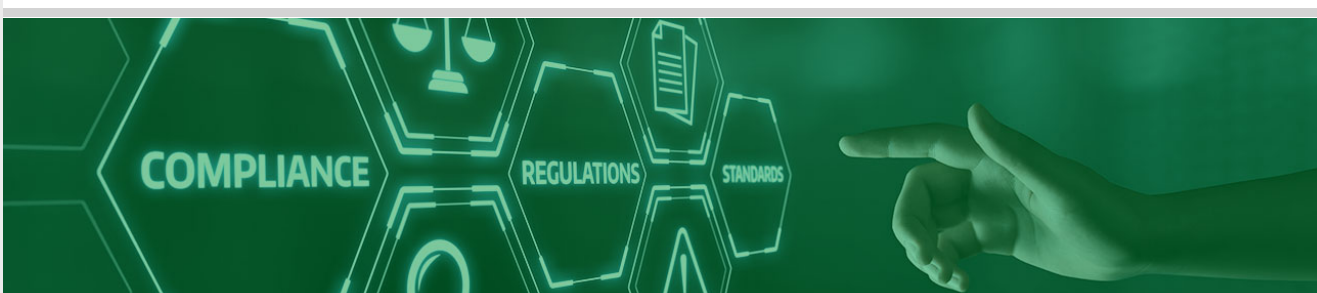
According to the first quarter results, near-term sentiment showed the largest increase since the survey was launched in 2020. Specific findings include that Home Improvement firms are optimistic about revenue growth in 2023. The average Home Improvement respondent estimated 5 percent growth for the year.

On the Road Again: Upcoming Opportunities to Meet in Person



August 9 – 12, 2023: [RetroFoam Annual Conference](#) – Colorado Springs, Colorado
September 11 – 13, 2023: [The Pinnacle Experience](#) (Pro Remodeler) – Philadelphia, Pennsylvania
September 11 – 13, 2023: [ServiceTitan Pantheon](#) – Orlando, Florida
October 3 – 6, 2023: [Service World Expo](#) – Phoenix, Arizona
October 15 – 17, 2023: [Neighborly Reunion](#) – Aurora, Colorado
October 16 – 18, 2023: [QR Top 500 Live](#) – Las Vegas, Nevada
February 6 – 7, 2024: [Accelerate LIVE 2024](#) – Lake Buena Vista, Florida
February 6 – 8, 2024: [International Roofing Expo](#) – Las Vegas, Nevada

Monthly Compliance Message



Your participation is subject to various program rules and obligations, including, but not limited to, ensuring that your Customers are aware of and authorize the submission of any credit application or transaction. Although the Program Agreement and Operating Instructions are available any time, we want to communicate with you regularly about various compliance issues important to your participation. Thank you for your continued participation in the GreenSky® Program.

We are committed to providing accessible services to all applicants and borrowers. We comply with Title III of the Americans with Disabilities Act (ADA) by providing full and equal access to offered services without discriminating against any individual with a disability and ensuring that communications between the Program and individuals with disabilities are as effective as communications between Program and individuals without disabilities. We accept relay calls such as Text Telephone (TTY) or Telecommunication Device for the Deaf (TDD) from persons who are deaf, are hard of hearing, or have speech disabilities and also provide assistance with reading and completing forms for persons who are visually impaired. Additionally, all of our consumer-facing websites are Level 2.1 AA compliant with the Web Content Accessibility Guidelines (WCAG) and are always available if your Customer needs immediate assistance. Please visit our Accessibility page for more details. If your Customers with disabilities need extra assistance with their loan application or loan that cannot be resolved with our online services, give us a call. We are always happy to help.

An additional note related to Merchant Fees and the Program's prohibition of surcharges:

We would like to remind you that you are prohibited from surcharging your Customers for Merchant Fees. This means you cannot charge Customers who finance with GreenSky more or differently than other Customers, to cover the cost of your Merchant Fees. This is an important protection for our Customers and our Program. We appreciate your commitment to complying with the Program requirements.

As always, if you have questions, please contact your Client Growth Manager or reach us at 1-800-357-1558. We're here to help!

The GreenSky® Team

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