

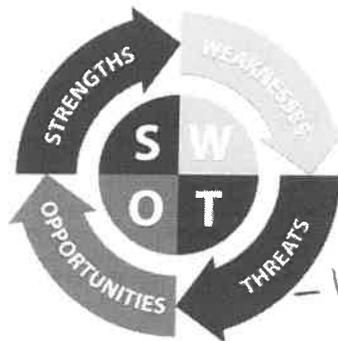
# SWOT Analysis

## Strengths (+)

- process - very buttoned up from front to back
- good relationship with bank which = higher closing option
- high product penetration.
- customer satisfaction - one stop shop.

## Weaknesses (-)

- too many cash deals
- no service contract then no ties to dealership
- not selling GAP to people upside down
- BDC turnover affects sales & finance



- managing packages offered to customers.
- staying up to date with the times / digital
- maintaining high % rate of cash conversion.

- Identity theft / Fraud
- Banks holding flat RATES
- Bad checks
- CIT
- Dmv processing - delayed
- product cancellation

## Opportunities (+)

## Threats (-)