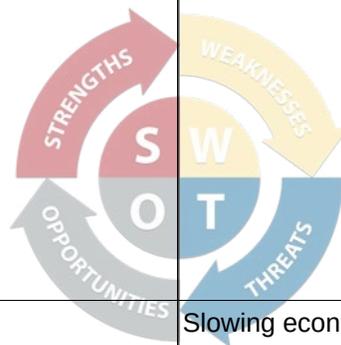


# SWOT Analysis

Contracts in transit

## Subject:

Strengths (+)	Weaknesses (-)
<p>High volume store</p> <p>E contracting is available</p> <p>Great penetration with captive bank</p> <p>Good relationships with sub prime banks</p> <p>Aggressive desk</p>	<p>Slow at getting stipulations</p> <p>Lack of communication between departments</p> <p>Aggressive desk</p>
<p>Hold daily CIT meetings</p> <p>Adjust pay for finance to a tiered system by lowering commission the longer a contract takes to fund</p> <p>Get to 100% e contracting for captive</p> <p>Track cycle time from delivery to funding</p> <p>Release frozen capital and increase cash</p> <p>E contracting reduces resigns</p>	<p>Slowing economy</p> <p>Higher interest rates</p> <p>Lower LTV approvals</p> <p>Customers with lower FICO scores</p> <p>Customers who are buried in their vehicles who bought in COVID coming in to lower payments</p>
Opportunities (+)	Threats (-)



### Write your goal statement:

Currently our days supply of CIT is 14 while NADA guide is 3.

My goal os to to get us to the 3 day guide by holding daily heat sheet meetings with the finance and sales departments together. This can be held during our morning build-a-deal meetings. The desk will be held accountable for getting stips same day also, by not allowing deals to be delivered without the proper stips will fix most of this problem. A tiered compensation plan that lowers finances commission the longer a deal takes to fund and not paying sales until the deal is funded will get everyone on board to get our CIT down to the NADA guide of 3. Currently a problem we could face would be that in some situations my director likes to hold deals to

talk with the right buyer to hold gross sometimes the deal gets sent up to a supervisor for “help” which is part of the reason our days supply is high along with an influx in subprime deals.

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