



EDGING THE COMPETITION

Consumer financing: A valuable growth opportunity

TO SUCCEED IN ANY BUSINESS, you need to be creative and be on the lookout for ways to improve your business, expand your offerings, and stand out from your competition.

Offering consumer financing is one way landscape contractors can open up a valuable opportunity to grow their businesses. Financing attracts more customers, improves customer relationships, and builds long-term relationships for repeat business.

Introducing a different way to pay

When payment becomes a roadblock, customers retreat and projects get stalled, scaled back, or cancelled altogether.

Offering financing provides your customers with a different way to pay for projects – sometimes bigger projects – over time. Offering financing options provides immediate purchasing power to your customers and delivers revenue-generating work for you.

Financing is gaining traction

67% of landscaping companies that offer a consumer financing program close more sales and bigger sales — 91% over \$5,000. *

Benefits of financing for you and your customers

For you:

- Attract and retain more customers
- Land larger projects, add-ons, and upgrades
- Provide a competitive edge over competitors
- Obtain fast credit decisions and immediate work for approved customers

For your customers:

- Equip customers with alternate financing options
- Buy today and pay over time
- Preserve savings and household credit cards

- Provide a revolving credit line for add-ons, upgrades, and future projects
- Now that you understand the value in offering financing, let's talk about how to launch and grow a successful financing program.

5 ways to make your consumer financing program succeed

1. Commit to it. Financing is a simple and easy way to turn browsers into buyers. It's a quick and easy way to turn bids into signed contracts and first-time clients into returning ones.

Enrolling in a financing program is the first step. However, successful programs require training to ensure success. The right financial provider can help with that too. Learning how to launch, run and grow your program well is paramount to its success. The more you learn, the more confident you'll look to customers looking to you.

2. Understand it. Simply having a consumer financing program isn't enough. Your employees must fully understand it and be able to promote it effectively, so your customers see the benefits and value of it. Treat financing as you would any other service you offer.

3. Introduce it. When and how are the best ways to introduce financing? Great question. Simply put: Offer it early and often — from initial conversations to delivering plans to discussing project costs to signing contracts. Everyone in your business who speaks

with customers should talk about your credit options. If your customers don't know about it, they won't use it.

4. Promote it. Consumer financing programs only work if people know you have it. Make marketing and promoting a priority. Promote your financing program everywhere you can, starting with online, social media, referrals, and point of sale.

5. Enjoy it. The right financing program offers more options to your customers which can help grow your business.

Wells Fargo Outdoor Solutions: Your growth, our guidance

When you select Wells Fargo as your financing provider, expect a highly collaborative and relationship-driven approach. Our consumer financing program offers:

- Competitive discount rates on a range of financing options
- Fast deposit of funds — typically within 48 hours
- Consistent credit approvals with strong credit limits
- Unsecured credit limits with no risk to your customer's equity and no delays for you
- Individually-guided training and support
- Simple, paperless processing available

Learn more. Enroll today.

This is only the beginning, connect with us to learn more and to enroll. Call 1-866-840-9445 or visit wellsfargo.com/outdoorsolutions.

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*Lawn & Landscape Smart Finance Survey, Feb. 2017