

Welcome!

The webinar will begin shortly.

Audio is provided through your computer speakers or phone. Make sure to turn the volume up!



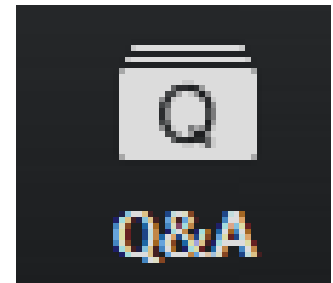
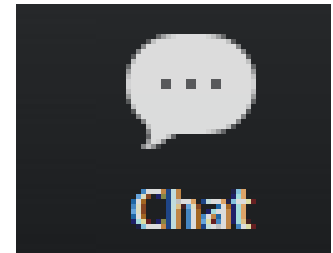
Housekeeping

- **This webinar is being recorded. The recording and presentation slides will be shared post-webinar.**
- **Audio can be streamed through your computer speakers or phone. Refer to your confirmation email for call-in details.**
- **Attendees will remain in listen-only mode throughout the webinar.**



Housekeeping Continued

- **Tech questions? Chat the panelist. If you choose to raise your hand, please still chat the panelist.**
- **Questions for the presenters? Type them into the Q&A box. These will be answered at the end.**





Marketing Your Consumer Loan Program

**Lender Roundtable
December 2 2019**

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CBA's Training Institute



www.cbatraininginstitute.org



Save the Date!

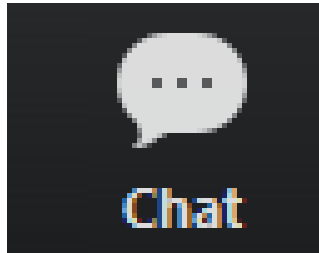
12/12/19
2 pm ET

***Exploring Credit Building
Policy:***
How SB 455 Came to Fruition

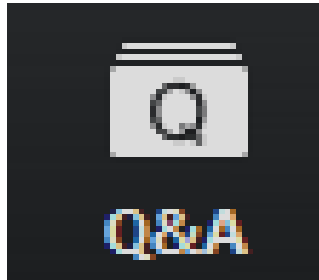
Register @
bit.ly/CBA_events



Reminder!



Tech questions? Chat the panelist. If you choose to raise your hand, please still chat the panelist.



Questions for the presenter? Type them into the Q&A box. These will be answered at the end.

Meet the Presenters



Susie Daily
Communications Director

Susan Tachau
Chief Executive Officer



Aisha Bussey
Director of Marketing

Andy Posner
Founder & Chief Executive
Officer



Agenda

- 1. Diverse Marketing Strategies: Pennsylvania Assistive Technology Foundation**
- 2. Using Metrics for Customer Acquisition: Capital Good Fund**
- 3. Discussion and Q&A**





PENNSYLVANIA
ASSISTIVE TECHNOLOGY
FOUNDATION





Establish your brand

What is your message?

Assistive Technology

=

Independence, Quality of Life

We are Pennsylvania's experts on
funding assistive technology.





Show, don't tell

Engaging content that supports your message



Informational Publications



Funding Your Assistive Technology

A Guide to Funding Resources in Pennsylvania



Community HealthChoices (CHC)

CHC IS PENNSYLVANIA'S NEW MEDICAID MANAGED CARE PROGRAM

CHC CAN PROVIDE



Are you one of the
420,000
Pennsylvanians
who qualify for
Community
HealthChoices?

- 21+ years old
- Physical disability, traumatic brain injury, and/or older Pennsylvanian
- Living in the community or in a nursing home
- Receive Medicaid and/or Medicare (dual eligible)

WANT TO LEARN MORE?

— VISIT www.healthchoices.pa.gov —

HAVE YOU EXPERIENCED A BARRIER ACCESSING CHC?
Pennsylvania Health Law Project can help!
www.phlp.org | 1-800-274-3258



NEED HELP FUNDING ASSISTIVE TECHNOLOGY?
Pennsylvania Assistive Technology Foundation can help!
www.patf.us | 1-888-744-1938

CHC provides more than healthcare—it can help with *independence, autonomy & safety.*



¢ENTS & \$ENSIBILITY

A Guide to
Money Management

Copyright © 2019 by PATF | 6th edition



Educational Events

**VISION
FOR THE FUTURE**

Financial Empowerment Conference
for Individuals with Disabilities
OCTOBER 3, 2019



PENNSYLVANIA
ASSISTIVE TECHNOLOGY
FOUNDATION



PENNSYLVANIA
ASSISTIVE TECHNOLOGY
FOUNDATION

Save the Date!



JOIN PATF
For a Hot Chocolate and a Free Workshop:
ABLE vs. Special Needs Trusts



Meaningful Posts



Pennsylvania Assist...

Mon 8/12/2019 8:35 am PDT

A nice day for Sam involves arriving at the library when it opens, favorite drink in hand



Pennsylvania Assist...

Thu 8/8/2019 7:11 am PDT

Elysia upped her workweek from 2 to 5 days, decreased her food stamps from \$140/month to



Pennsylvania Assist...

Mon 6/3/2019 7:26 am PDT

2019 Press Conference at the Capitol Rotunda in Harrisburg.



Facebook, Top 3 Posts – 2019



Meaningful Posts



House Passes @RepDean's Amendment to Increase Funding for Community Development Financial Institutions and Expand Financial Opportunity for People with Disabilities #CDFI #PwD



House Passes Rep. Madeleine Dean's Amendment to Increate...
WASHINGTON – Today, the House of Representatives passed Rep. Dean's amendment to H.R. 3351, increasing funding fo...
dean.house.gov



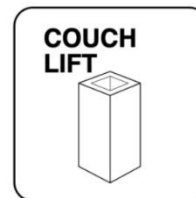
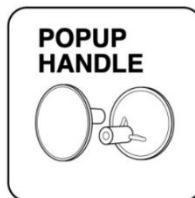
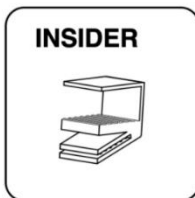
PATF
@PennsylvaniaATF

Simple additions that make an important difference
#AssistiveTechnology #Accessibility #Inclusion



Assistive Tech Blog @ATBlog2 · Apr 1

ThisAble.com Is Ikea's New Project That Makes Its Existing Products Accessible assistivetechnologyblog.com/2019/03/ikea-t...



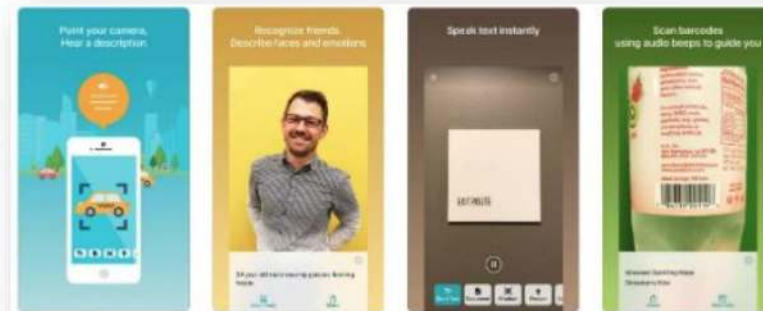
PATF
@PennsylvaniaATF

Pretty amazing. Here's a video demonstrating one of these apps: [youtube.com/watch?v=GMWG97...](https://www.youtube.com/watch?v=GMWG97...)



Assistive Tech Blog @ATBlog2 · Jan 22

When big players democratize technology and make it easily available to the masses, it's a huge win. See how these three free apps from @Microsoft can benefit you, your clients or your loved ones with day to day activities. mailchi.mp/615a3cee8d34/t...



Twitter, Top 3 Posts – 2019



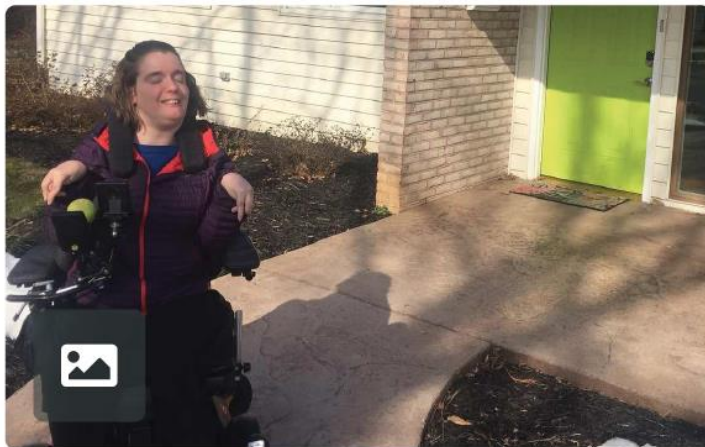
Meaningful Posts



 **pennsylvaniaatf**

Thu 4/11/2019 7:53 am PDT

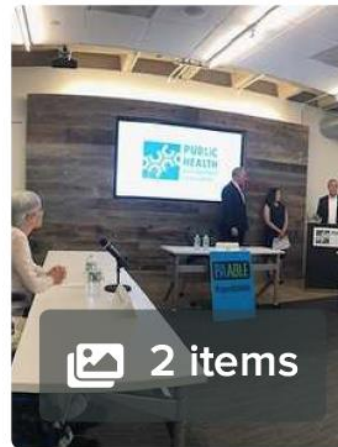
Alexa braided three funding sources to modify her new home.
The Office of Vocational



 **pennsylvaniaatf**

Wed 4/17/2019 12:57 pm PDT

Today our CEO, Susan Tachau, and her son, Michael Anderson, Legislative Advocate at



 **pennsylvaniaatf**

Thu 7/11/2019 7:18 am PDT

Well this is just ridiculous
#MatchyMatchy #TwiceInOneDay





Engaging Content

Date	Campaign	Email Subject Line	Click Thru Rate
Dec 5, 2018	Winner Announcement #MyLifeWithAT2018 Photo Contest	Congratulations to the winners of #MyLifeWithAT2018 Photo Contest	27.6%
Apr 9, 2019	Funding Guide Announcement	New Publication: Funding Your Assistive Technology	27.6%
Oct 5, 2018	2018 September Newsletter	Jobs and Homes Aren't Enough: The Missing Link	21.5%
Nov 9, 2018	2018 November Newsletter	Giving Back Through Music	20.9%
Dec 13, 2018	EOY 2018 1	New Guide! How To Access AT in Community Health Choices	19.7%

Constant Contact, Top 5 Newsletters - Based on Click Through Rate – FY2019



Accessibility

Know Your Audience

(But also – everyone benefits from accessibility!)

- Website – WCAG standards
- PDF – 508 compliance
- Digital images – Alt text
- All content – Contrast, text size, font, reading/comprehension level
- In-person – accessible spaces, inclusive language



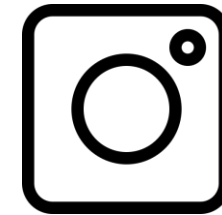
Rule of 7

A multi-channel marketing strategy



Digital Marketing

- Website
- E-Newsletter
- Social Media





Print Materials

- Brochure
- Annual Report
- Infographics
- Mailers
- Informational Publications





In-Person

- FAC Network
- Outreach
- Trainings





A Case Study

Hearing Aid Loans



A Case Study — Hearing Aid Loans

- Print Marketing: Audiologist-Specific Mailer
- In-Person: CaptionCall and FAC Outreach
- Digital Marketing: Newsletters and social media promote increased 0%-interest loan cap

750 Licensed Audiologists in PA



Funding for Hearing Devices

We Help Pennsylvanians of:

✓ All Ages ✓ All Income Levels ✓ All Disabilities & Health Conditions



888-744-1938 • www.patf.us • patf@patf.us

Making a positive impact on lives
one loan at a time

Pennsylvania Assistive Technology Foundation is a 501(c)(3) nonprofit that provides:

0% Interest | Loans for Assistive Technology costing
\$100 - \$2,000

3.75% Interest | Loans for Assistive Technology costing
\$2,000 - \$35,000

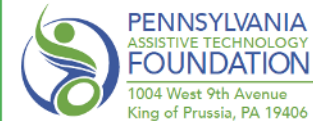
Assistive Technology devices and services include:

- Hearing aids
- Assistive listening systems, FM/IR loop
- Computers, tablets, and smartphones with specialized software or hardware adaptations
- Flashing smoke alarms, baby monitors, doorbells, and other alert systems
- Vibrating alarms
- Co-pays for hearing devices

No fees to applicants or referring providers.

Contact us for free brochures:

www.patf.us
1-888-744-1938



Pennsylvanians of all ages, all income levels, and all disabilities and health conditions



A Case Study — Hearing Aid Loans

In the first half of FY2019:

▲ 40%

Increase in number of loans for hearing aids

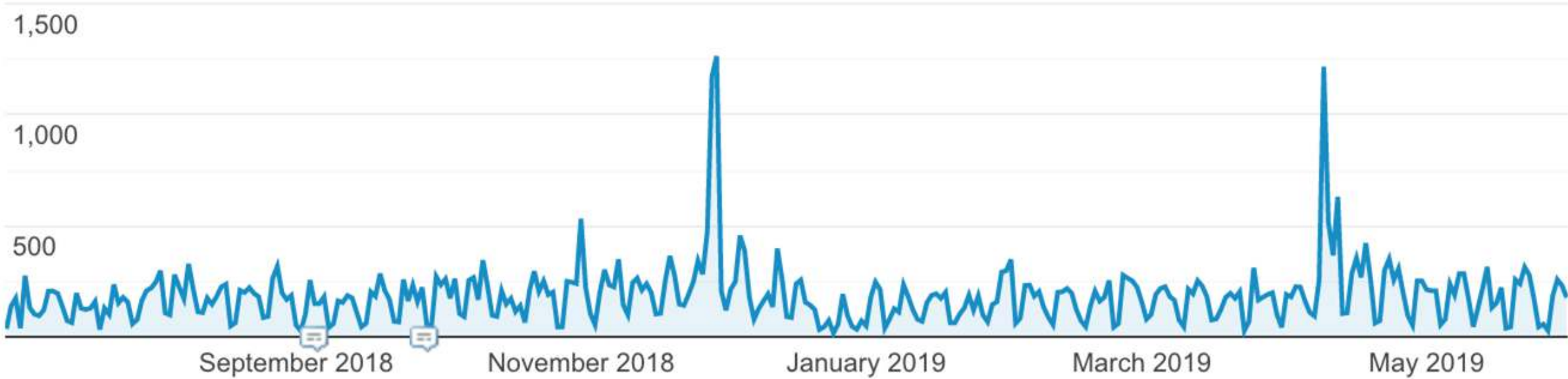


Is it working?

The importance of analytics!



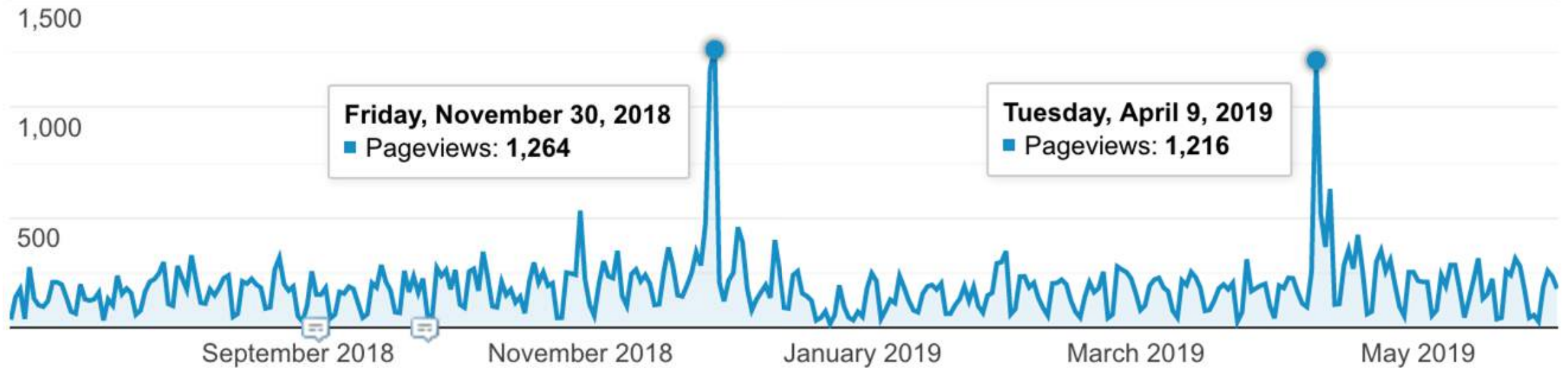
● Pageviews



Total Website Pageviews, by Day – FY2019



● Pageviews



Two significant peaks:

- × Nov 30, 2018 - Last day of #MyLifeWithAT2018 Photo Contest
- × April 9, 2019 - E-Newsletter "New Publication: Funding Your Assistive Technology"

Agenda

- Quick overview of Capital Good Fund
- Our 2019 Performance by Product
- Customer Acquisition Strategy
 - Pipeline
 - Breakdown of marketing channels
- Data and Metrics
- Most vs. Least Effective
- What's Next
- Marketing Examples
- Marketing on a Budget
- Q&A



Capital Good Fund (“Good Fund”)

- Founded in 2009
- U.S Treasury-certified Community Development Financial Institution
- Mission is to create pathways out of poverty through equitable financial services
- Nonprofit “fintech”
- Small-dollar consumer loans and one-on-one Financial and Health Coaching to LMI clients
- Currently operating in DE, FL, MA, and RI; offices opening in IL and TX in the next few months

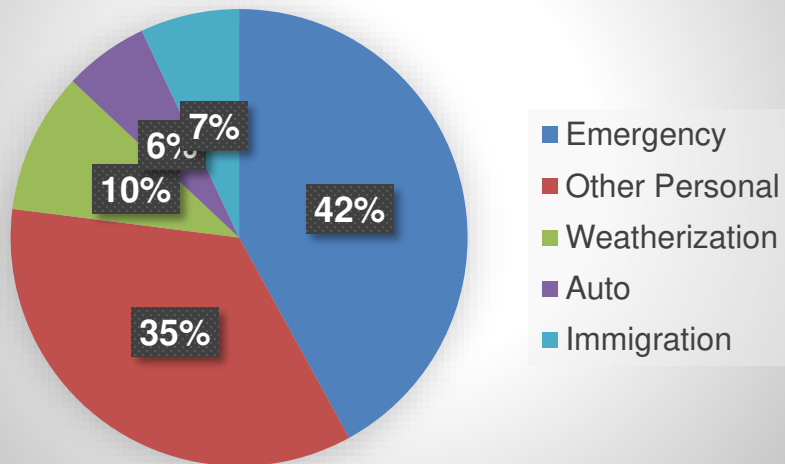


Our History and Growth

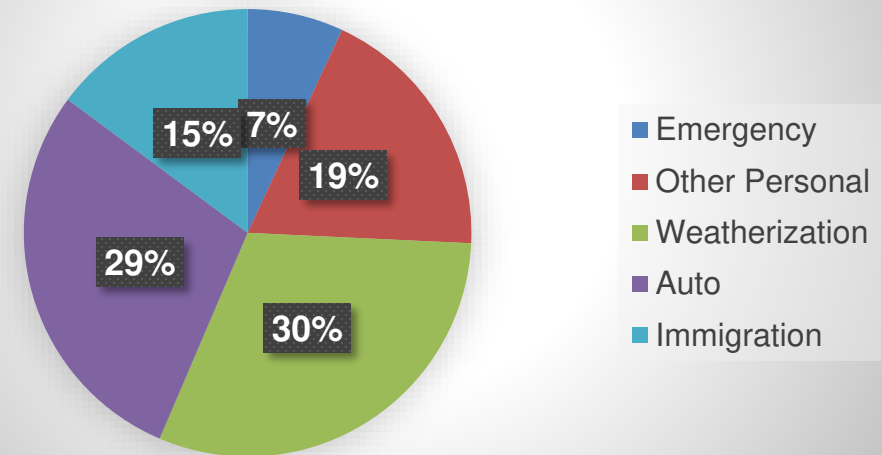
- Have financed 4,500 loans totaling \$9.4 million (95% repayment rate)
 - Avg. FICO of borrowers is 580; ~20% have no FICO
- Loans of \$300 - \$25,000
- Financial and Health Coaching – over 1,500 clients served
- 5 Core Loan Products
- 1,800 loans for \$4.9 million outstanding; 95% current
- 30 FTEs
- \$7.2 million in assets
- \$3.5 million budget
- 600% increase in assets and quadrupling of loan volume since launch of scaling plan in 2016

Our 2019 Performance by Product

2019 Total Loan Volume*



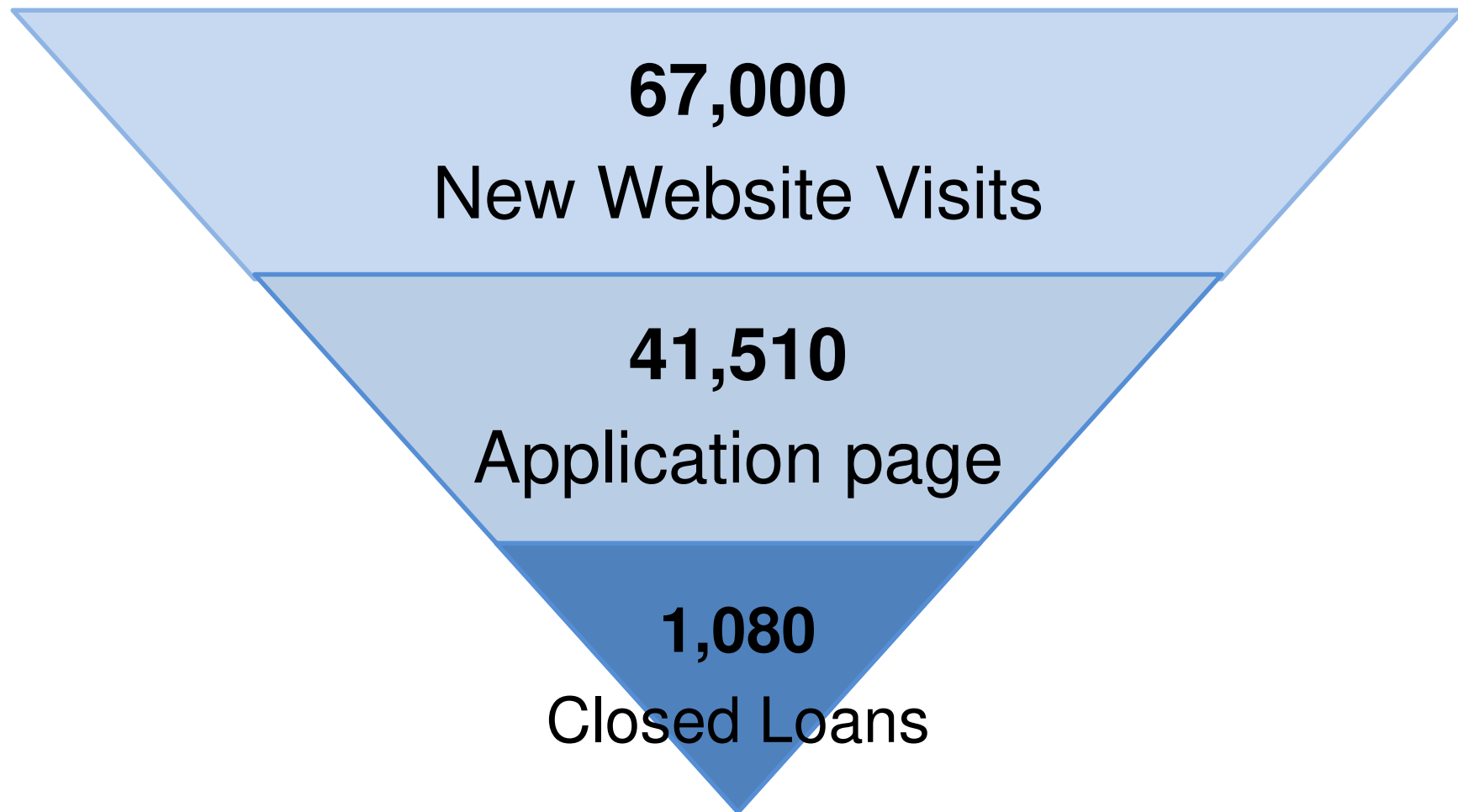
2019 Total Portfolio Revenue



*based on # of loans NOT dollars

Customer Acquisition Strategy

Marketing Pipeline 2019



Customer Acquisition Strategy, cont.



Customer Acquisition Strategy, cont.

PR/Communications

Teak Media +Communications

- Media Relations
- Speaking Engagements
- Press Releases
- Brand Awareness

Spend: \$10,000/mo

Digital Marketing/ Advertising

- Media Buy Campaigns
 - Radio ads/TV integrations
 - Billboards
- Google AdWords
- Google Grant Adwords
 - Grant account up to \$10k per month for Adwords
 - Managed by Uluad

Spend: approx. \$5,500 (includes monthly AdWords spend and \$500 for grant account agency management)

Customer Acquisition Strategy

Referral Programs

- Nerdwallet
- United Way 2-1-1
- SpringFour

Spend: No charge for SpringFour and United Way. Nerdwallet is a CPA charge.

Traditional/Offline Marketing

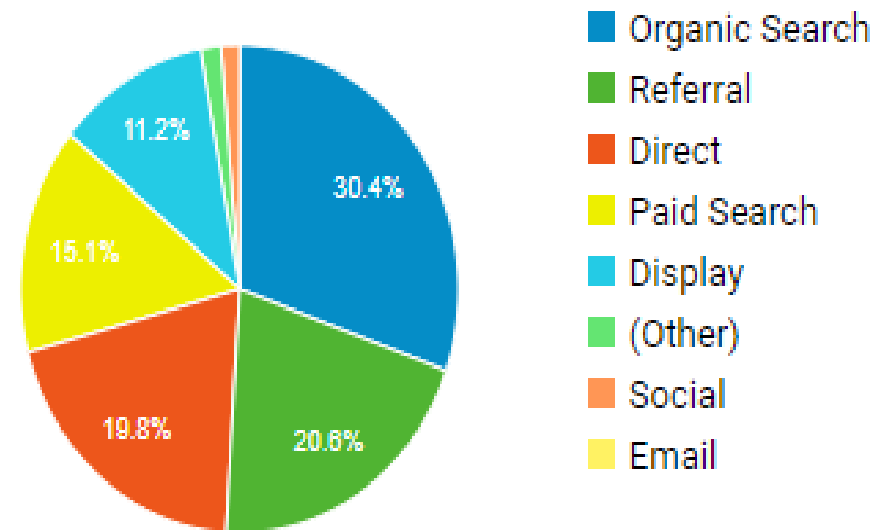
- Direct Mail
- Events/Community Outreach

Spend: approx. \$20,500 (spend is not reoccurring, instead it is on an as-needed basis for each component).

Data and Metrics

CapitalGoodFund.org				
Marketing Channel	Users	New Users	App Page Visits	Conversion Rate
Organic Search	21937	20331	19360	41.47%
Referral	14815	12669	6430	26.83%
Direct	14302	14159	8023	32.39%
Paid Search	10883	10515	6565	42.84%
Display	8083	8078	801	8.34%
(Other)	1094	1049	130	10.82%
Social	966	921	200	15.14%
Email	6	6	1	14.29%
Total	72086	67728	41510	33.78%

Top Marketing Channels



Most vs. Least Effective and Why

- Most Effective
 - TransUnion
 - Most expensive
 - Ability to yield best results
 - United Way 2-1-1
 - Free!!
 - Reaching across all markets



Most vs. Least Effective and Why, cont.

- Least Effective
 - Events
 - Can become expensive
 - Little yield
 - However, they are great for outreach and networking within the community
 - Radio ads
 - Costly
 - Very few leads
 - Short time to explain our products



What's Next for Capital Good Fund?

2020 Channel Deployment

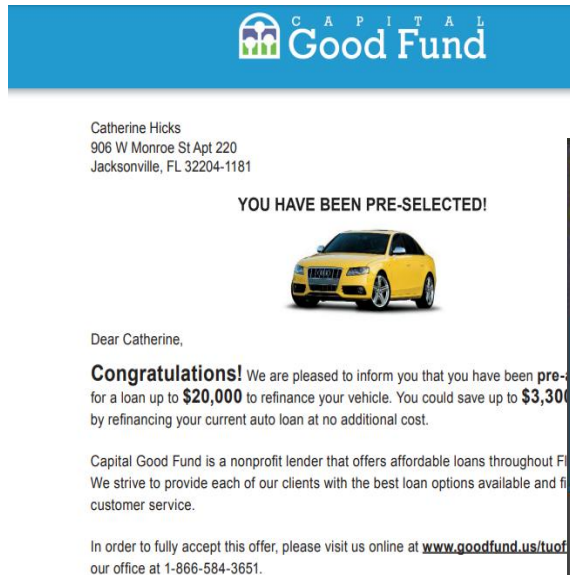
- Increase social media
- Email marketing
- SEO
- More referral program partnerships



WHAT'S
NEXT?

Examples

Direct Mail Letter



Auto Loan Flyer

Préstamos fáciles, honestos, y económicos.



Love your ride. Love your lender.

CAPITAL
Good Fund

-  **Reliable Cars**
-  **Save Money**
-  **Less-Than-Perfect Credit**

Apply Today!
GoodFund.us/car
866-584-3651 x302

Arregle su carro
¡Y mucho más!

\$0 - \$2,000
Personales por CAPITAL Good Fund

¡866-584-3651 x402

listas de día de pago (los llamados "payday" loans) cada año con **SU** dinero, cobrándole los altísimos? ¡En Good Fund queremos no meterlo más en deudas! Somos un lugar en el cual ofrecemos préstamos rápidos de 24 meses. ¡No hay requisitos mínimos de ingresos! ¡Solicitar un préstamo es fácil!

Univision Radio ads



Other Personal Loan Flyer



IN PERSON

Investing in People Through Personal Finance

BY DIANE McLAUGHLIN
BANKER & TRADESMAN STAFF



ANDY POSNER
Title: Founder and CEO, The Capital Good Fund
Age: 34
Industry experience: 10 years

Andy Posner was working on a master's degree in environmental studies at Brown University when the Great Recession started. He began hearing about high-interest lending practices and families spending as much on financial services as they did on food. During his final semester, Posner established The Capital Good Fund, a U.S. Treasury-certified community development financial institution offering personal loans ranging from \$300 to \$25,000 to people with low and moderate incomes, at much lower annual interest rates than the payday lending industry. Ten years later, the nonprofit lender has administered 4,200 loans for a total of \$8.8 million to residents of Massachusetts, Florida, Delaware and Rhode Island.

Continued on Page 2

People are not poor because they don't know how to manage their money, but because they don't have enough money to manage. ... We inculcate that philosophy and that knowledge into our staff, and it drives how we interact with our customers, how we treat them, how we design our products and services.

B & T publication

Marketing on a Budget

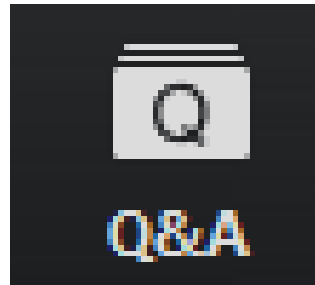
Questions to Consider

1. What are your goals
2. What is your budget?
3. Who can prepare, execute and monitor our marketing plan?
4. How do we currently acquire customers/find investors/receive grants?
5. Can we take advantage of any reduced rate or free opportunities as a nonprofit?



Questions?

- **Type your questions into the Q&A box.**



Thanks for joining!

CBAFund@creditbuildersalliance.org

