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Customer Referral Program

What we're looking to do

Subject to data confirmation JCF hold in the region of 2400 existing customers who could potentially be brand advocates and provide business referrals when provided with a simple and effective means of referral.

Build out a simple customer referral program built on HubSpot Marketing Automation suite as a cost-effective solution that ties into the wider strategy. The program will be fully serviced in-house with minimal support from external agencies outside of creative and social media marketing support as part of the SMM strategy.

- People are 4 times more likely to buy when referred by a friend.
- The Lifetime Value for new referral customer is 16% higher than non-referrals.
- When marketing manages the program, companies are 3x more likely to achieve revenue goals.

How will we achieve this?

- 1. We will be creating an e-campaign program that will be sent to a defined pool of data (current and historic customers) within HubSpot regularly and as part of an eMarketing stream of comms.
- 2. Our customer will hit a landing page with a form embedded where they enter details for someone they know /think might be interested in our products.
- 3. Once they submit that form, it'll check that person is not already a customer or prospect (TBC) and create a new lead or update an existing lead in HubSpot that is linked to the person who referred them.
- 4. The referred contact will then be automatically sent an email with more information on JCF and products with the function to request a call from JCF through as a direct call to action.
- 5. Once the call to action has been completed an automated email to the referrer will be automatically sent informing them that their referral and JCF will be connecting soon on request of their friend.
- 6. Transaction process will be run in HubSpot until proposal information is received and then created within ALFI and processed as normal but with the Lead Source & Participant 'Customer Referral 'and a field completing identifying the referrer.
- 7. If the friend enters an agreement, we'll know as the opportunity in HubSpot will be set to 'Won' triggering an automated email to the referrer and referee outlining successful completion and how we will make good on the incentive
- 8. Incentivises and rewards will be handled on first drawn down instruction through identifying the Lead Source and Participant in the same way as Broker and the appropriate reward confirmed by letter to both parties and initiated and processed by finance.

What we're going to reward for advocacy

- If an existing customer refers a new customer to us, we reward them with:
 - o £500.00 on invoice
- If an historic customer or prospect refers a new customer to us, we reward them with:
 - o £500.00 on invoice
- When a referred lead conducts its first physical draw down, we reward them with:
 - o £500.00 on invoice

These terms will be embedded within T&Cs of the program on the website and any marketing material as link throughs and provided within appendix.

How will we going to promote the program?

- 1. A dedicated page on our website
- 2. Direct mail to our identified data
- 3. eMarketing
- 4. Social Media Remarketing of customers
- 5. Supported calling campaign by sales

Data requirements

Monthly provision of new customer data to include the following data sets enabling mail, email, calling campaigns:

- Registered Company Name
- Company Registration Number
- Trading Address
- Contacts details
- Email
- Phone
- Website

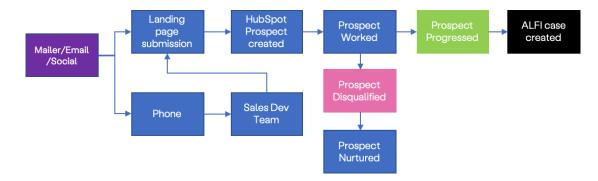
Data should be provided monthly in the following format:

| Γ | Company | Reg | First | Last | Street | Town | County | City | Postcode | Email | Phone | Website |
|---|---------|-----|-------|------|---------|---------|---------|---------|----------|-------|-------|---------|
| | Name | No | Name | Name | Trading | Trading | Trading | Trading | Trading | | | |

Who will deliver the program?

- 1. (Run2) will develop a dedicated webpage to promote our customer referral program (WIP).
- 2. (Marketing) will create the landing pages and HubSpot process workflows
- 3. (Run2) will integrate the program into a specific Paid Social Media strategy for customers
- 4. (Sales(SDE team)) will service all referrals and complete any outbound promotion activities
- 5. (Marketing) will provide tracking through HubSpot & ALFI and provide full reporting monthly
- 6. (Run2) will create a small suite of creative assets for e-campaigns and direct mailers

Process Flow



Finance, Data, IT & Operational Requirements

- 1. (Data) Monthly new customer data is required to enrol them into the sales & marketing campaign
- 2. (IT) HubSpot Marketing Automation platform
- 3. (IT) Dedicated phone number and email address for the referral program
- 4. (Ops) Alignment of process from transaction activation to ensure reward of incentives

Associated Cost Implications

Creative Design Direct Mailing Fees £800.00 pa £1,000.00 pa

HubSpot Implementation Guide

 $\underline{https://www.linkedin.com/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-hubspot-kai-crow/pulse/building-your-own-referral-program-program-hubspot-kai-crow/pulse/building-your-own-referral-program-prog$

Social Media Marketing (SMM) Strategy

What we're looking to do

Social selling is arguably one of the most effective ways of raising brand awareness and building a prospective audience that meets our ideal customer profile. SMM is a form of internet marketing that involves creating and sharing a regular stream of relevant content across social media networks in order to achieve our marketing and branding goals. Social media marketing includes activities like posting text and image updates, videos, whitepapers, case studies and other content that drives audience engagement, as well as conducting paid social media advertising.

Social media marketing will help us reach a number of goals, such as:

- Building conversions
- Increasing website traffic
- Raise brand awareness
- Create a brand identity and positive brand association for customers
- Improving communication and interaction with key target audience

Social Media Review

Initially, we will look to perform a review of all of our social media presence, in order to better define the social strategy moving forwards, and to identify areas for expansion.

This review will include, but is not limited to;

- 1. A full review of competitors social media presence, identifying areas where they are currently outperforming JCF and what they are doing that is working well.
- 2. Identifying and defining the key social audience across each social channel being Facebook, LinkedIn, ,Twitter and Instagram etc. through our Ideal Customer Profiling.
- 3. Set out goals on a monthly, quarterly basis to measure our progress.
- 4. A full review of existing content, and forms of media that may need to be produced on a channel by channel hasis
- 5. Understanding existing online interaction with followers and customers and building a community management structure to best suit this.
- 6. Formulate a content calendar to ensure regular updates across all channels.

Social Campaigns

Rather than simply posting product focussed content all year round, we will plan and deliver specific social marketing campaigns aimed at running over three - six months which push one particular aspect of the brand to increase brand awareness, whilst also positioning our brand this will be achieved through:

Content Marketing

Delivering regular relevant content not only to raise brand awareness but become thought leaders and generate interest and we will create and produce content for use across social media, in addition to other channels in the form of:

- 1. **Videos:** 1 or 2 per month, focussed on clients, SME business topics and tips as well as bringing our business to life.
- 2. **Photos:** we will bring faces to our business by introducing the team and our customers through relevant photos to support content across media channels.
- 3. **Graphics**: production of a series of high-quality branded graphics that showcase reviews, quotes, products, statistics etc. to help convey key messaging on social channels.
- 4. **Insta Stories:** ongoing creation of imagery, videos and graphics that can be used across Instagram Stories to help increase reach and build narrative.
- 5. **Blogs:** as part of the ongoing content strategy, regular specialist blog posts will also be shared across the social channels featuring sales, IT, finance all spearheaded by internal JCF specialists.

Social Remarketing

We will retarget Just Cashflow website visitors and prospects on Facebook and LinkedIn through a remarketing campaign where we use their email address and seek them on social channels. Making use of Facebook Pixel and LinkedIn Insights Tag we can run a remarketing campaign to encourage users who haven't converted to return to the site and complete the process.

- Re-marketing new and historic website visitors through cookies and email
- Site visitors who view certain pages will be retargeted with appropriate messaging
- Custom audiences allow us to target email lists, website visitors or other custom lists
- Facebook also allows us to build lookalike audiences which means we can target users who behave similarly to those who have already converted on the site

Social Media Management

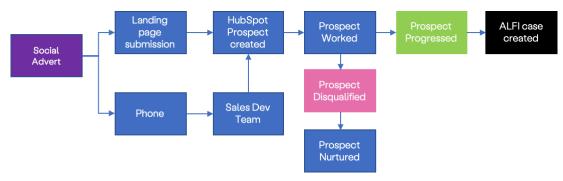
As part of our growth in Social Media we will ensure that all major platforms are created, branded and optimised for success along with providing template and guidelines for employees on their relevant business profiles.

- Create, deliver, and manage a Just Cashflow PLC Facebook, YouTube, Instagram, Twitter, LinkedIn platform
- Deliver a standard branding format and guide for employees, enabling them to create and engage on Social Media such as LinkedIn and Facebook to achieve maximum content sharing and awareness.

Data requirements

Initial provision of JCF prospect data email addresses will be required to feed into LinkedIn and Facebook remarketing strategy.

Process



Finance, Data, IT & Operational Requirements

- 1. (Data) provision of all prospect email addresses for social remarketing
- 2. (IT) HubSpot Marketing Automation platform

Associated Cost Implications

| Agency Fee | Advertising Fees | Creative Design |
|------------|------------------|-----------------|
| £5,400 pm | £2,500 pm | £600.00pm |

Newly Incorporated Businesses

What we're looking to do

There were 672,890 company incorporations in 2018 to 2019 and 508,865 dissolutions showing a net growth of 162,025. Reaching out to newly incorporated businesses should be a key focus of the business to bring our brand to these businesses that may require finance in the early or growth stages of their business.

On company formation

At the point of business formation, the information and our engagement methods are limited however we can engage.

- 1. Monthly, we will send all officers of newly incorporated companies formed in the prior month a direct mailer welcoming them to the business community and outlining our products and services.
 - a. Direct mailer will have specific call to actions to enable successful tracking of the direct mailer.
 - i. Unique landing page
 - ii. Unique telephone number
- 2. Our landing page will provide two options for any visitor, maximising their interest and to capture them as opt in prospects within our CRM (HubSpot) if they are not ready.
 - a. Apply for finance
 - b. Download our 'Guide to Finance' etc.
- 3. All direct enquiries will be updated to our data provider monthly as company name and registration number to inform they are now captured.
- 4. Execution of enquiries will be conducted by the team of Sales Development Executives in Birmingham

Stage 1 Data requirements

Monthly provision of data on the prior months newly incorporated business that will include the following data:

- Registered Company Name
- Company Registration Number
- Registered Address
- Officers details

Data should be provided monthly in the following format:

| Company | Reg No | First | Last | Street | Town | County | City | Postcode |
|---------|--------|-------|------|------------|------------|------------|------------|------------|
| Name | | Name | Name | Registered | Registered | Registered | Registered | Registered |

On company trading

At some point notably just before commencement of trading we will be provided with enriched data such as a website, trading address and phone number as available, increasing our ability to engage our brand.

- 1. Monthly, we will conduct a campaign consisting of direct mail and email to this enhanced data.
 - a. Campaign will have specific call to actions enabling successful tracking.
 - i. Unique landing page
 - ii. Unique telephone number
 - b. Message will be to congratulate them on formation, tips and stats
- 2. Our landing page will provide two options for any visitor, maximising their interest and to capture them as opt in prospects within our CRM (HubSpot) if they are not ready.
 - a. Apply for finance
 - b. Download our 'Guide to Finance' or similar etc.
- 3. All direct enquiries will be updated to our data provider monthly as company name and registration number to inform they are now captured.
- 5. Execution of enquiries will be conducted by the team of Sales Development Executives in Birmingham

Stage 2 Data requirements

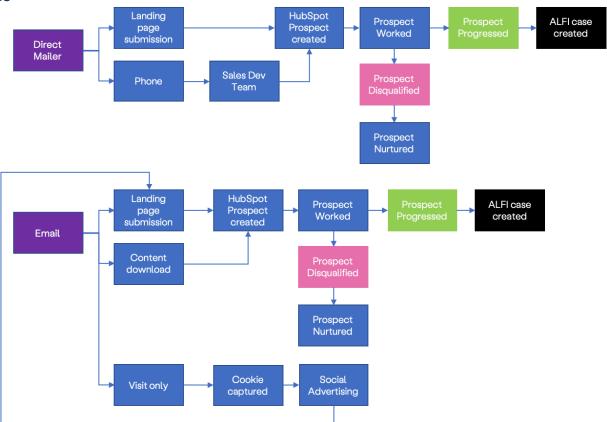
Monthly provision of data that excludes captured businesses to include the following data sets:

- Registered Company Name
- Company Registration Number
- Trading Address
- Officers details
- Email
- Phone
- Website

Data should be provided monthly in the following format:

| Company | Reg | First | Last | Street | Town | County | City | Postcode | Email | Phone | Website |
|---------|-----|-------|------|---------|---------|---------|---------|----------|-------|-------|---------|
| Name | No | Name | Name | Trading | Trading | Trading | Trading | Trading | | | |

Process



Who will deliver the program?

- 1. (Marketing) will manage and engage with the mailing house and;
 - a. create all written content and messaging.
 - b. create and execute all e-campaigns on a given platform
 - c. develop all landing pages inhouse inside HubSpot
 - d. provide full reporting on performance
- 2. (Run2) will create any necessary creative design work for E-campaigns, Brochure/Content downloads
- 3. (CANDDI) will deliver all data sets in the required formats and frequency
- 4. (Sales) will engage with all enquiries and execute any sales engagement
- 5. (IT) will deliver tech required to execute
- 6. (Ops) will deliver compliance aspects to meet ICO on cold emails and comms

Finance, Data, IT & Operational Requirements

- (IT) Provide an eMarketing solution to enable eMarketing to cold prospects where the data may have been harvested or scraped from web sources and in line with their terms of use.
- (Ops) Provide compliant legitimate interest statement for cold emails outlining
 - Our legitimate interest basis
 - Where we obtained the data
 - How they can request information be erased
 - o How to unsubscribe
- (Canddi) Provision of data in the outlined format as per agreed schedules
- (IT) HubSpot Marketing Automation platform to capture opt in from landing pages and facilitate ongoing nurturing.
- (IT) Dedicated phone number for the campaign
- (All) Confirmation of what the campaign aim and core message, RCF, Banking Solution etc.

Associated Cost Implications

| Direct Mailer | Creative Design |
|------------------|-----------------|
| 0.30p per letter | £1,000 |

Accountancy Introductions

As of the as of the latest 2017 FRC statistics, across the UK and Northern Ireland there are 6000 accountancy practices that could provide direct access to SMEs and customers as a value add.

| Number of Principals per Firm | ACCA | ICAEW | CAI | ICAS | TOTAL |
|-------------------------------|-------|-------|-----|------|-------|
| 1 | 1,232 | 1,239 | 423 | 56 | 2,950 |
| 2 - 6 | 605 | 1,631 | 395 | 116 | 2,747 |
| 7 - 10 | 14 | 142 | 14 | 7 | 177 |
| 11 -50 | 5 | 93 | 9 | 8 | 115 |
| 50+ | 0 | 16 | 3 | 2 | 21 |
| Total as at 31.12.16 | 1,856 | 3,121 | 844 | 189 | 6,010 |
| Total as at 31.12.15 | 1,982 | 3,256 | 894 | 199 | 6,331 |
| Total as at 31.12.14 | 2,062 | 3,435 | 930 | 208 | 6,635 |

What we're looking to do

Opportunity to acquire customers via Accountancy firms is vast and to this extent we will look to expand our products to accountants upon introduction providing them direct access into Just Cashflow.

- 1. Data will be provided for the accountancy sector and imported into 'HubSpot' identified as 'Introducer' this data will then be targeted by Sales & marketing.
- 2. We will be creating an e-campaign program that will be sent to introducer contacts and place them into a regular stream of eMarketing comms within HubSpot along with direct mail, social marketing and outbound sales activity.
- 3. Accountancy firms will be signed up to our current introducer agreement and can begin introducing.
- 4. To introduce a client, they will hit a landing page with a form embedded where they enter details for someone they know /think might be interested in our products.
 - a. Equally they can provide an introduction directly to us on introduce@just-cashflow.com or directly via their BDM
- 5. Once they submit that form, it'll check that person is not already a customer or prospect (TBC) and create a new lead or update an existing lead in HubSpot that is linked to the person who referred them.

- 6. The referred contact will then be automatically sent an email with more information on JCF and products and be informed that we will be contacting them directly.
- 7. Following this an automated email to the referrer will be automatically sent informing them that their referral and JCF will be connecting soon to discuss requirements.
- 8. Transaction process will be run in HubSpot until proposal information is received via and then created within ALFI and processed as normal but with the Lead Source & Participant 'Introducer Referral 'and a field completing identifying the referrer.
- 9. If the friend enters an agreement, we'll know as the opportunity in HubSpot will be set to 'Won' triggering an automated email to the introducer and referee outlining successful completion and how we will make good on the incentive
- 10. Incentivises and rewards will be handled on first drawn down instruction through identifying the Lead Source and Participant in the same way as Broker and the appropriate reward confirmed by letter to both parties and initiated and processed by finance.

What we're going for Accountancy introductions

- If an introducer refers a new customer to us, we will reward them with:
 - o 3% of facility value

These terms will be embedded within T&Cs of the program on the website and covered under our current broker/introducer agreements.

How will we going to promote the program?

- 6. A dedicated page on our website designed for Accountants
- 7. Direct mail to our identified data and potential marketing through ICAEW & ACCA media channels
- 8. eMarketing campaigns and automated drip campaigns
- 9. Social Media marketing and remarketing of Accountants
- 10. Sales activity fulfilled by the BDM team (x6)

Data requirements

Provision of ICAEW, ACCA firm memberships or provision of all accountants.

- Registered Company Name
- Company Registration Number
- Trading Name
- Trading Address
- Officers details
- Email
- Phone
- Website

Data should be provided monthly in the following format:

| Company | Reg | Trading | First | Last | Street | Town | County | City | Postcode | Email | Phone | Website |
|---------|-----|---------|-------|------|---------|---------|---------|---------|----------|-------|-------|---------|
| Name | No | Name | Name | Name | Trading | Trading | Trading | Trading | Trading | | | |

Who will deliver the program?

- 1. (Marketing) will manage and engage with the mailing house and;
 - a. create all written content and messaging.
 - b. create and execute all e-campaigns on a given platform
 - c. develop all landing pages and processes inhouse inside HubSpot
 - d. provide full reporting on performance
- 2. (Run2) will create any necessary creative design work for E-campaigns, Brochure/Content downloads
- 3. (IT) will deliver all data sets in the required formats for the Accountancy sector
- 4. (Sales) BDMs will engage with all accountants to onboard them as introducers and sell the proposition.
- 5. (Sales) SDE will service all introductions where JCF are required to fulfil on behalf of the customer.
- 6. (Ops) will deliver compliance aspects to meet ICO on cold emails and comms

Finance, Data, IT & Operational Requirements

- (Sales) LinkedIn premium license for BDM decision maker and prospect identification
- (IT) HubSpot Marketing Automation platform to for CRM linked landing pages to facilitate introductions and facilitate ongoing nurturing.
- (IT) Unique email designed for introductions to be sent separate from broker leads.
- (IT) Dedicated phone number for the introduce program

MarketScan & Historic Campaign

Data held in ALFI

Data held in ALFI, unfortunately due to system complications and data downloading restrictions these details could not be extracted.

Data held in spreadsheet

Data provided by Creative Training in spreadsheet format following their campaign work confirms that we hold limited sales and marketing opportunity within all of this licensed prospect as it doesn't reside in our ALFI system.

The data has not been specifically cleared as opt in data, we have no confirmation as to whether we can re-engage.

Below numbers are solely based on assessing those where 'Creative Training' has outlined permission to call back or informed to call back which is not opt in.

| Company, Email & Phone | Emails Only | Personal Emails |
|------------------------|-------------|-----------------|
| 4738 | 6804 | c350 |

Ideal Customer Profiling & Segmentation

To ensure we are effectively targeting prospects we have defined our ideal customer profile based off multiple sets of statistical data from various sources. Ensuring we target businesses effectively to the following criteria:

- Avg. age of homeowners with >£50k equity
- Ethnicity of population owning their own home
- Size of business
- Interest, hobbies and brands followed
- Areas of wealth, business formation and growth
- Avg. debtor days of >60 days
- Size of opportunity by sector
- Propensity to use finance across sectors

Our ideal customer profile as ranked in order of priority.

| Rani | Region | Sector | Age Group | Gender | Ethnicity | Time Trading | Number of Employees | Turnover | Job Title | Hobbies & Interests | Brands & Pages |
|------|--------------------|------------------------------------|-----------|--------|-----------|--------------|-----------------------|---------------|------------------------------|---------------------|----------------------------|
| 1 | London | Professional & Scientific Services | 45-54 | Male | White | 1 - 3 years | 1-10 employees | £0-£49k | Owner | Football | Mercedes-Benz |
| 2 | South East | Construction | 55-64 | Female | Mixed | 3 - 5 Years | 11-50 employees | £50k - £99k | Equity Partner | Golf | BMW |
| 3 | East of England | Retail | 35-44 | | Asian | <1 Year | Self-employed | £100k - £249k | Managing Partner | Fishing | Ferrari |
| 4 | South West | Administrative & Support Services | 25-34 | | Black | >5 Years | 51-200 employees | £250k - £499k | Practice Manager | Walking | Nissan |
| 5 | North West | ICT | 18-24 | | Other | | 201-500 employees | £500k - £1m | Practice Director | Motorsport | Lamborghini |
| 6 | West Midlands | Health & Social Work | 13-17 | | | | 501-1000 employees | >£1m | Equity Member | Sailing | Porsche |
| 7 | Yorkshire & Humber | Other Service Activities | | | | | 1001-5000 employees | | Designated Member | Cricket | Land Rover |
| 8 | East Midlands | Transportation | | | | | 5001-10,000 employees | | Finance Director | Tennis | Audi |
| 9 | Wales | Manufacturing | | | | | 10,001+ employees | | Chief Executive Office | Reading | Jeep |
| 10 | North East | Arts & Recreation | | | | | | | Chief Financial Officer | Food and Drink | Honda |
| 11 | | Accommodation & Food | | | | | | | Chief Information Officer | Socialising | Lexus |
| 12 | | Agriculture, Mining & Utilities | | | | | | | Chief Marketing Officer | Music | Aston Martin |
| | | | | | | | | | Chief Operations Officer | Art | Maserati |
| | | | | | | | | | Chief Technology Officer | | Volkswagen |
| | | | | | | | | | Chief communications Officer | | Harley Davidson |
| | | | | | | | | | Construction manager | | Ducati |
| | | | | | | | | | Director | | Mini |
| | | | | | | | | | Executive Director | | TripAdvisor |
| | | | | | | | | | Executive Vice President | | Lonely Planet |
| | | | | | | | | | Financial Manager | | Expedia |
| | | | | | | | | | Managing Director | | National Geographic Travel |
| | | | | | | | | | Partner | | Manchester United |
| | | | | | | | | | President | | Liverpool FC |
| | | | | | | | | | Principal | | Premier League |
| | | | | | | | | | | | Sky Sports |
| | | | | | | | | | | | Sky News |
| | | | | | | | | | | | |

Marketing Examples

Very loose examples of marketing in support of the above initiatives on current brand however with relation to the brand refresh the style and format and tone of voice and messaging will change.





Refer a friend, you could both receive £500

You've now experienced the benefits of our flexible and unique finance solutions. Having received lot's of feedback were proud to launch our customer referral program that allows our greatest assets our customers to be brand advocates...

It's really simple to begin referring:

- Click 'Submit a Referral' and add to you favourites for when you have a referral to make
- Send your connections our weblink by email along with a recommendation.

We can even support you by providing a brochure to provide to your connections and an email template on request.

Submit a referral

WEBLINK: www.just-cashflow.com/recommended

Terms and conditions







We're proud to launch our customer referral program

Having listened to customer feedback we've created our customer referral program to enable oustomers, our greatest assets to become Just Cashflow brand advocates.

Why be an advocate? By referring us to your wider business network both you as the referrer and your connection as the referce will benefit by receiving £500.00 for successful referrals.

How can I refer someone to you?
The program is designed to be as easy as possible to refer someone to us and there's several ways in which you can do this:

- Use our dedicated referral phone number.
 Imail us directly on the dedicated email
 Submit online via the online referral form

Can we help you as a brand advocate?
We want to support you, so if you are planning to promote our brand tactically via email or social media etc. please contact us and we can work with you.

What are terms and conditions are there?
We have provided a copy within the letter for your review.

What next?

What next?

Shortly you will receive a call from one of our team who would like to answer any questions you may have on the program.

Kind regards









"Having dealt with Just Cashflow for many years, I'd have no reservations recommending their solutions to my business network"

Mr. Hulse Example Limited



And Clark How A Clark How A SET Tiley and SEED REST Interspect in England All Rates and Index by Indigence (Clifford at All Andread Andread Andread All Andread An