



Drive Organic Profitable Growth

Business Consulting | Knowledge and Analytics | Management Services



Clarity FI Provides Actionable Insights for Organic Profitable Growth

Clarity FI is a management consulting, data analytics and business intelligence firm that helps businesses and financial institutions pinpoint opportunities for sustainable organic growth. Through a unique combination of consultative support, financial modeling and analytic exploration, we extract actionable insights from which our clients can boost revenue, reduce expenses, expand and strengthen customer relationships, and develop strategies that drive profitable growth.

We provide sound business insights based on quantitative analysis and qualitative research. Clarity FI works with financial services companies and businesses of all sizes from small and regional banks to large multi-nationals to develop innovative solutions to complex problems.

The Truth About Driving Organic Growth

In order to achieve consistent organic growth your business must:

1. Retain profitable customers
2. Inspire existing customers to buy more
3. Acquire new profitable customers

Clarity FI can help your business achieve success in all three of these dimensions. Here's how we do it:

Customer Experience

Satisfaction is overrated. Think about it—when you're a customer, you don't just want to be content with the service you're getting, you want to be energized by it. Your expectations shouldn't just be met, but exceeded. Because when you feel like you've gotten that kind of attention, you start talking about it. You share it with your friends and colleagues. You become an advocate, and business starts to boom. So how do your customers view your business? Are they fully engaged, spreading the word about your business and helping you grow at an unprecedented rate? Clarity FI will help you ensure that you're giving exceptional customer service so that you generate more business—and stay ahead of the competition.

Clarity FI's approach to customer retention and expansion:

- Ensure your products are delivering on their full value
- Help you maintain superior customer service through mystery shopping and surveys
- Improve the customer experience to rise above expectations and outperform the competition

Revenue and Pricing

Do you know the score? How your products differ from your

competitors? Why your customers choose you? Clarity FI will help you uncover what generates the most profit for your business, how your competitors reach their goals, and where you can reduce financial risks while raising revenue. We'll help you develop tactical procedures and discover opportunities that are tailor-made to your goals and expectations. It's a game you can win.

See how Clarity FI can help you stand apart:

- Identify profit drivers and cut losses
- Outline how your products are perceived and highlight their advantages
- Ensure that product pricing is accurate and up-to-date so you can boost your bottom line

Efficiency and Productivity

To improve, you need to know where your weaknesses are. And to reach your goals, you need to know how to get there. Easy, right? Well, when you're running a business and taking care of day-to-day operations, it can be hard to see the forest for the trees. Clarity FI will provide objective expert advice that shows you how you're performing on a grand scale. We'll help you see where you can cut costs while increasing efficiency, improving organizational structure and streamlining operations—so you get to where you want to go faster.

Clarity FI's vision will help you:

- Confirm that business strategies and goals are aligned to ensure accurate management information
- Clearly identify strengths and weaknesses to fill profit gaps while building efficiency and productivity
- Develop new processes, structures and technology to reduce cycle time and lower costs

Financial Efficiency

In this highly competitive marketplace you need to constantly improve your services to attract and retain customers. But how can you enhance and expand your offerings without increasing your spending? The key lies in determining where you can cut costs by streamlining processes, structures, technologies and information flows.

Clarity FI can help you implement more cost-efficient strategies while providing better service through benchmarking, cooperative analyses and other analytical tools.

Clarity FI's services will allow you to:

- See areas of opportunity so you can improve service and tackle efficiency challenges
- Identify expense reduction opportunities through benchmarking and comparative analyses
- Ensure policies and procedures are aligned with your vision and goals

Total ClaritySM: Better Information. Deeper Insights. Smarter Decisions

There's one constant ingredient in the mix of ways in which great companies overcome challenging times: insight. Coupled with sound implementation, insight yields profitability. To achieve this for our clients, Clarity FI developed Total ClaritySM.

A software model and consulting service that combines the power of management information systems and CRM with profitability analytics, Total ClaritySM hones in on specific areas of your product set, customer segments and expense base and pinpoints precise opportunities for increasing revenue, decreasing expense and driving profits.

Total ClaritySM yields profitable recommendations designed to drive organic growth. It combines the best of deep data analytics with qualitative information gained from insight into:

Customers: Utilizing the Total ClaritySM methodology, we break down what's working – and what's not- so you can attract, engage and retain your customers over the long-term.

Products: We help you see exactly how each product is performing so you can decide what's working, what might be eliminated and what other opportunities you could employ.

Tactics: The dashboard capabilities of Total ClaritySM allow you to visualize the effectiveness of every channel.

Employees: The Total ClaritySM approach shows you how to fortify your employee relationships so you can continue to enhance morale, promote productivity and accelerate profits.

Competition: Coupling our analytic skills with consulting acumen, we can help you understand the competitive landscape so you can discover how to capitalize on new opportunities.

Productivity: The Total ClaritySM approach examines all aspects of your operational processes. The results will improve your productivity, save time and money and engage stakeholders.

Profits: With Total ClaritySM we will synthesize quantitative and qualitative data onto one single proprietary system that provides compelling insight and measurable tactics to achieve profitable, organic growth.



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Management Services

Businesses evolve. Solutions that were viable when you started your enterprise may not support your changing needs and growing initiatives. Clarity FI develops the tools required to assess your strengths and weaknesses, adapt to business transformations, see how you can improve efficiency and boost your bottom line. We provide interim management or project management support, give you state-of-the-art tools, management dashboards and customer and market analyses. We'll help you see not only where you're going, but how to get there faster—and more profitably.

Project Management

For those times when your ideas and opportunities outstrip your resources, Clarity FI will manage your projects to completion. Experienced, expert project managers will insure your projects are managed to the highest standard.

Clarity FI project managers will drive your success via:

- A process-oriented approach
- Expert project planning and documentation
- Accountability for a successful project
- Working with your staff to insure team success

Interim Management

Change is inevitable. To stay competitive, businesses often find the need to restructure their management. This strategy builds strength in the long-term but can leave short-term gaps in key decision-making processes. And when faced with complex transformational challenges, sometimes executives need an expert resource to help them leap over the hurdles—and fast. Whatever the situation, you know that adapting to change is paramount to your success. Clarity FI can help you manage interim gaps in management for periods of short- or long-term transition by providing quality contract staffing or project management support.

Here's a more specific breakdown of our Interim Management services:

- Contract Staffing for project-based work or longer-term business needs
- Professional Project Management Support for transformational business challenges
- Management Staffing and Services for leadership assistance

Business Performance Reviews

Whether you need an outside perspective on your business performance or another look at the metrics you're using to evaluate your performance, Clarity FI can bring a fresh perspective. We leverage our extensive analytical and

management experience to insure your performance and success measures reflect your true performance

Clarity FI can help enhance your business performance review process by:

- Reviewing and evaluating your current performance
- Highlighting key areas of strength and opportunity
- Develop performance metrics that truly reflect your progress

Process Design and Reengineering

When new ideas meet legacy operations, complex challenges arise. Even the best new opportunities can falter in execution. When processes are broken the business, customers and shareholders suffer. When you want to deliver excellent customer service and operate efficiently, you need efficient processes. And for those times when your current operations simply aren't efficient enough, gaining an expert, third-party view can make all the difference.

Clarity FI can help insure your operational success by:

- Designing highly efficient processes
- Reengineering inefficient operations environments for peak performance
- Implementing, documenting and training your team on a new process

Benchmarking

If you don't know how you measure up to the competition, how can you outperform them? With proper benchmarking in place, you can assess your strengths and weaknesses and see where to best allocate resources to maximize productivity and profitability. Clarity FI will help you uncover new opportunities for growth by providing you with real, meaningful financial data that shows where you stand in the marketplace and what you can do to improve.

Clarity FI's clear avenue to success helps you:

- Compare how your income, expenses and staffing perform against the competition
- Identify opportunities to improve net income
- See where you can allocate resources for maximum efficiency

Financial Modeling

How do today's businesses effectively apply forecasts in an ever-changing environment? By creating in-depth financial models that account for the variability of today's marketplace. Sound financial models are the backbone of every opportunity. Shouldn't you be sure you've got the right assumptions in place to insure your return on investment is accurately forecast despite operational and

marketplace dynamics?

At Clarity FI, we help businesses create sound financial models by:

- Applying a market research driven data gathering approach
- Building in flexibility to account for month to month operational and environmental changes
- Insuring a clear presentation of return on investment

Business Case Develop (A case for change)

When a business opportunity presents itself, you need to take a step back and insure the facts measure up with the potential. But sometimes, those closest to the idea need an outside perspective to bring an unbiased perspective on the true feasibility.

Clarity FI can provide the key perspective on new business ideas by:

- Writing complete business cases featuring all the relevant variables (financials, competitive analyses, SWOT, optimal pricing, etc.)
- Developing strong financial forecasts and models
- Creating go/no-go criteria to minimize risk and maximize reward

Industries and Business Segments

Financial Services

- International, National, Regional, Community and Credit Unions
- Retail Banking
- Business Banking
- Commercial Banking
- Capital Markets
- Insurance

Government and Government Sponsored Enterprises

- Federal Government: FDIC, OCC, Treasury, FSA, Federal Reserve and others
- State Government
- Government Sponsored Enterprises: FHLB, Sallie Mae and others

Middle Market and Small Business

- General Consulting Services where Problem Solving and Solution Development is more critical than industry expertise



Contact Clarity FI to work for your business today.

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