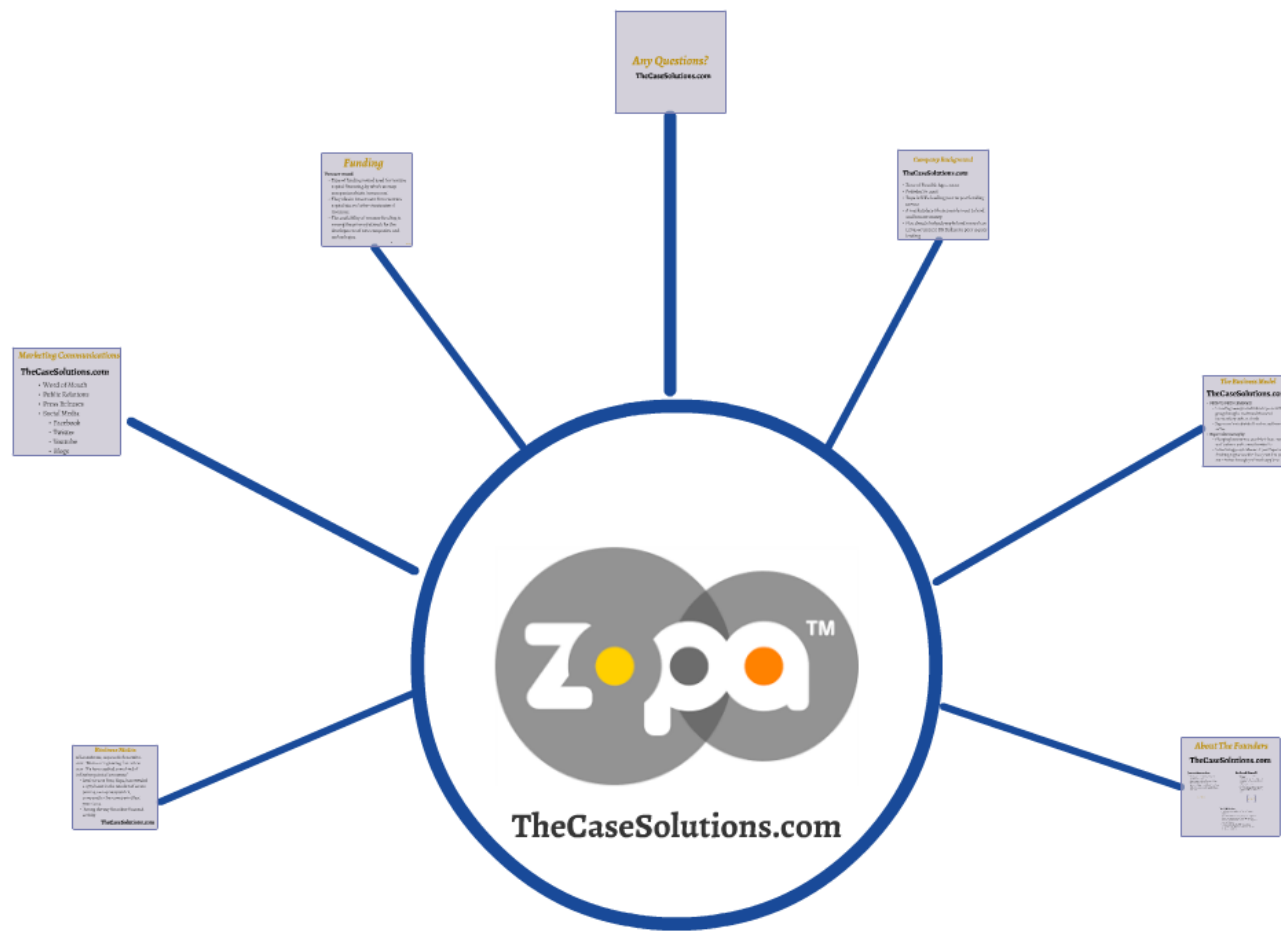


# Off-Balance Sheet Financing at Big 5 Sporting Goods Corporation

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# *Company Background*

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- Zone of Possible Agreement
  - Founded in 2005
  - Zopa is UK's leading peer to peer lending service
  - A marketplace where people meet to lend and borrow money
  - Has already helped people lend more than 1,098,447,500.00 US Dollars in peer to peer lending
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# *The Business Model*

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- **PEER TO PEER LENDING!**
  - Is lending money to individuals/ peers without going through a traditional financial intermediary such as a bank
  - Zopa matches individual lenders and borrowers online.
- **Zopa makes money by:**
  - Charging borrowers 0.5% of their loan amount and lenders a 0.5% annual service fee.
  - Introducing people who can't pass Zopa's credit checking regime to other loan providers. (on commission through preferred suppliers)

# About The Founders

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### James Alexander:

- A highly practical business creator and innovative strategist
- A co-founder and Board Director of Zopa
- CEO of Zopa from 2005-2007
- Currently a Trustee and CEO of Green Thing, a public service that inspires people to lead a greener life

"Believe in yourself! The confidence of help from others and realize that even failure is not so bad as you might think it is!"

### Richard Duvall:

- Entrepreneur who thinks just like a consumer
- Advocate for free formers- self-made people
- His market research focused on these free formers
- Co-founded online bank Egg
- Duvall says his target customers are sick of banks taking everything and explaining nothing, particularly when it comes to credit risk.

"Strive for change that really helps people in their lives"

### David Nicholson:

- Led the creation and design of Zopa through to funding.
- Once up and running, he continued to develop and design a strategic vision of where Zopa be in the future that helped set the direction of the company 2 years after launch.
- In 2007 he founded Axial Tilt - A consulting company specializing in growth strategy and new business development.

# *Marketing Communications*

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- Word of Mouth
- Public Relations
- Press Releases
- Social Media
  - Facebook
  - Twitter
  - Youtube
  - Blogs

## *Business Status*

Giles Andrews, Zopa's chief executive, said: "Business is growing faster than ever. We have reached some kind of inflection point of awareness"

- Lend-to-save firm, Zopa, has revealed a 197% boost in the number of savers putting money away with it, compared to the same period last year. (2014)
- Paving the way for online financial activity

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*Any Questions?*

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