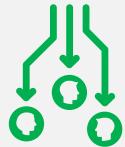


Increase revenue, maintain competitive advantage, and meet consumer needs through installment financing

BeyondTech should implement a 12-24 months installment financing program, beginning with a pilot in top-performing markets.

Installments directly address consumer affordability needs, offer a strong competitive advantage, and demonstrate clear revenue uplift based on competitor benchmarking



Market Demand

- 81% of surveyed consumers prioritize financial flexibility due to rising cost-of-living pressures.
- Competitor analysis shows up to **15-20% increase in device sales** after adding financing (Industry Insights report).



Financial Impact

- Company Y and Z show **higher sales growth and stronger customer retention** after implementing financing.
- Profit stabilizes long-term as interest income grows (for interest-bearing plans) and AR cycles normalize.



Consumer Sentiment

- 72% of respondents are willing to spend more or upgrade sooner when installments are available.
- Younger buyers (25-35) show strong adoption, expanding the customer base by 25-30% (TechCo case).

Risks

1. - Cash flow pressure from delayed payments and growing accounts receivable
2. - Increased debt and interest expense to fund financing operations

Risk Mitigation

1. - Partner with a third-party financing provider to offload credit risk and reduce working capital burden
2. - Launch phased rollout to control AR exposure, monitor portfolio performance, and adjust terms dynamically

Phased Implementation Roadmap

- 1 0-3 Months
- 2 3-6 Months
- 3 6-12 Months

Pilot Design & Setup

Pilot Launch & Refinement

Scale & Optimize