(#181) Dear Management:

November 12, 2019

Are you looking to sell your company? Even if only to the employees... what truly adds market value to your exit strategy?  
  
Some would yell out... loan volume, # of loan officers, infrastructure,  etc.  
  
Well I would say... maybe...  
  
What type of volume?  Does it come from solid branches (added value) or "P&L" branches (headache & margin/mgmt suck to a purchaser)?  
  
What type of loan officers?  Do you have solid producers that make up most of your LO count (added value) or is the top 20% of the LO count doing 80% of the volume (low performing LOs are headache & operations/mgmt suck to a purchaser)?  
  
What type infrastructure?  Are you concentrated in a footprint and have market strength in a particular region (added value) or are you spread thin in various markets (why would a purchaser pay a premium for satellite locations/overhead costs, and sporadic volume in areas they may already be)?  
  
Moral to the post... what adds income to your pocket (in the immediate), does not always add value to your pocket (at the exit).  
  
Planning and strategizing a robust game plan... can maximize your dinner table today AND your retirement meals tomorrow.  
  
Think forward people!  
  
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