The 12 Most Essential Key Performance Indicators

PCG has witnessed up close and up front, from our experience that most as in 90+ percent of the clients we have worked with globally have very little understanding of their overall financial health and performance in their operations.

We are in the financial business, and sadly, most have very little understanding of their true financial metrics and what they mean to them, much less how to manipulate them.

☑ Loan Delta
The overall loan balance increase or decrease for any specific time period being measured by dollars and percentage.

☑ PFI – Default Ratio
The overall rate of defaults is compared to loan growth and loan yield, a very important metric to fully understand the consequences of this particular metric and what it means.

☑ Loan Yield
What is the overall rate of return on my loan balance, or our annualized income generation from the loan balance. The importance of and how to navigate loan growth with consistent loan yield.

☑ Inventory and Lay-A-Way Delta
How are our overall inventory and layaway balances clocking for any period being sampled. Up or down in dollars and percentages. Having ideal levels of inventory come into play when determining how to maximize our ability to dispose of the inventory and keep the highest returns possible on these asset categories, same applies to layaways, we see those as residual income producers.

☑ Inventory Turn
Defines how effective an operator is at turning over the overall investment in the inventory in general.

☑ Inventory Yield
Defines how effective an operator is at generating higher returns on the inventory in general, not margins.

☑ Gross Profit
Profit levels generated at store levels, pre-expenses, monthly, annually, how do they compare and what to compare.

☑ Transactional Volume
This metric is utilized to examine the overall actual customer engagements that have taken place at any point in time, and how they compare to a prior point in time.

☑ Net Income
Determining the true profits of the operations after all operating expenses, and examining the cost ratios in the P&Ls, labor, rent, etc.

☑ Total Revenue
What our total revenue streams are and how they compare to different time periods in the financial examination process.

☑ % of Net Income to Revenue
This metric examines the overall profit percentage to revenue and is set against pre-determined benchmarks or goals for.

☑% of Net Return on Assets
What is the overall return on our assets (loans & Inventory) after assessing a net income line or goal, what is the expectation.

Call us today for a FREE initial consultation and to discuss how we can help your business grow!

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