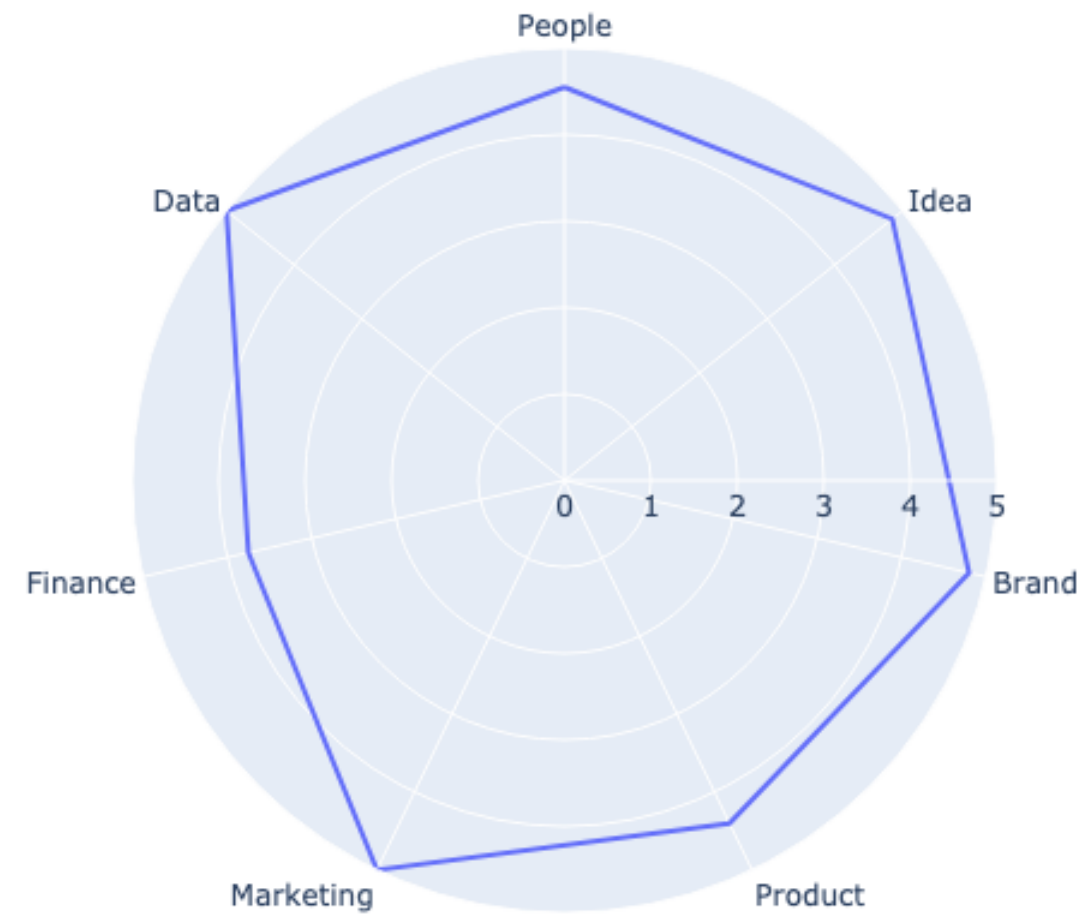


## Overview

### MF Trust Score report for MobiBank

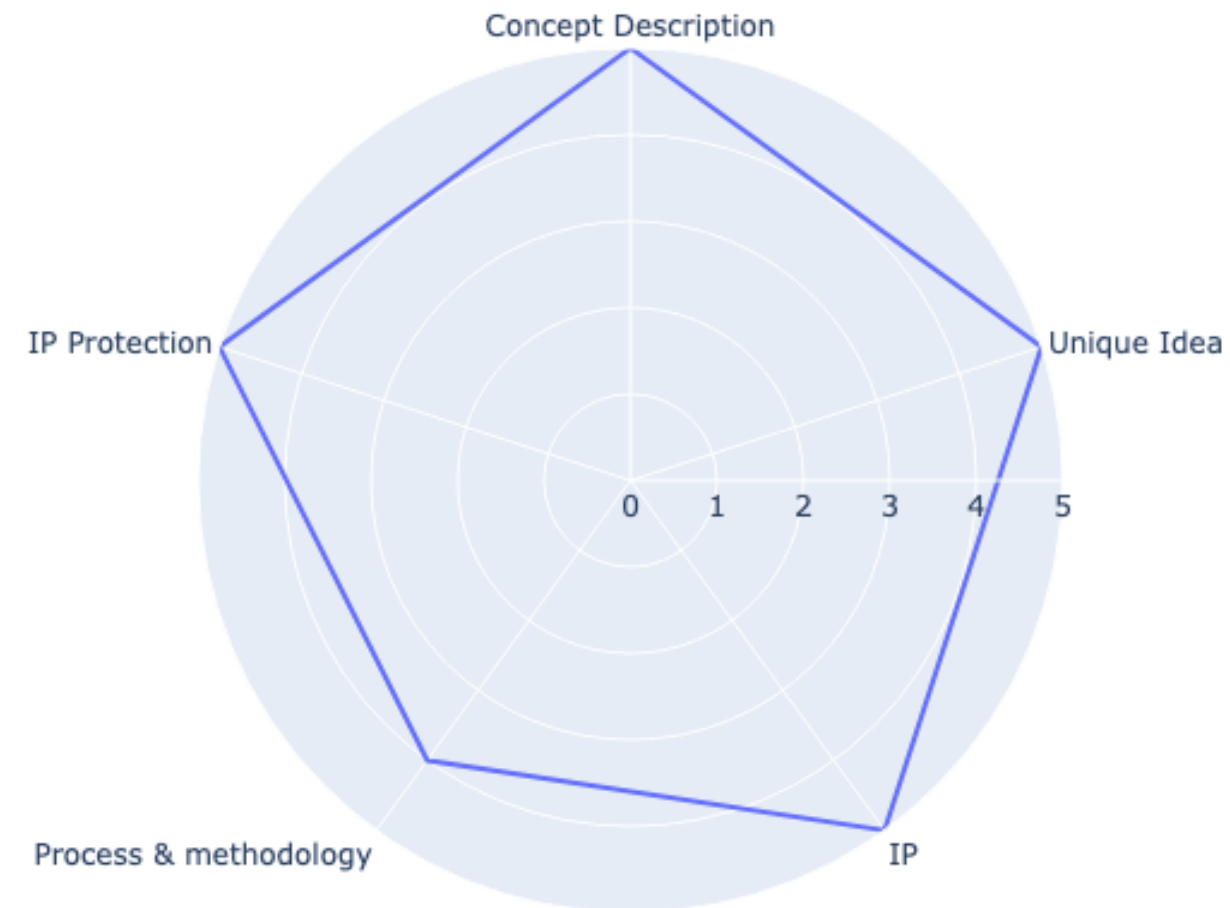


## People



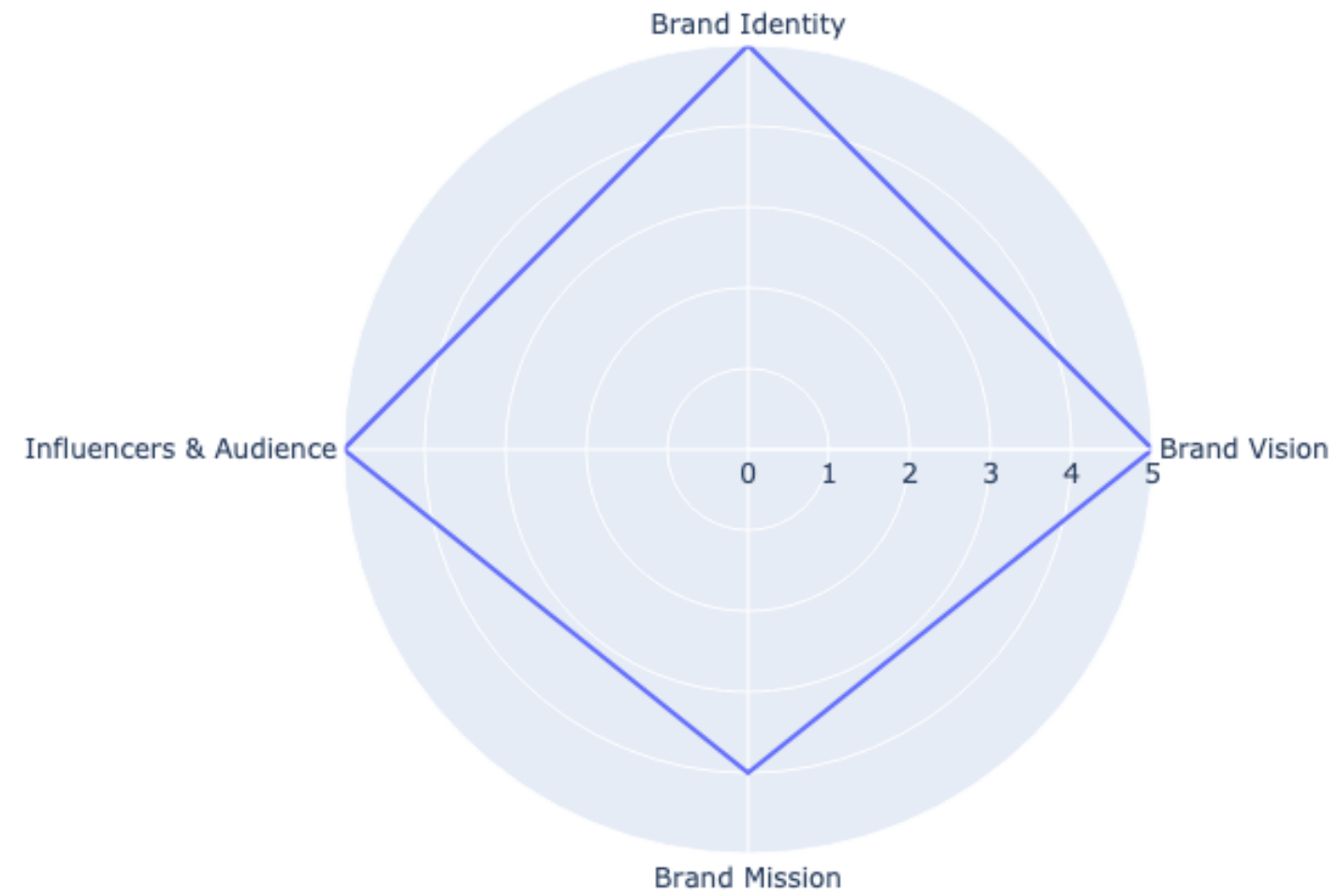
The business is in good shape to scale. To ensure stability and success of the next step in growth, they will need to take the time and energy to elevate people to the things that they love to do and are best at. At this stage of the journey, it would be valuable to get to know the leadership team from the perspective of their strengths, ensuring that new hires are being hired for competencies. What may become common in this time of growth where needs exceed capacity is that people get spread too thin and the leadership team blurs the lines between talents and needs. They should take the time to create a very defined organisation structure chart with clearly defined roles, responsibilities, and accountabilities. The level of success you are able to achieve next will be directly proportional to the ability of the leadership team to cultivate a culture of high trust and accountability.

## Idea



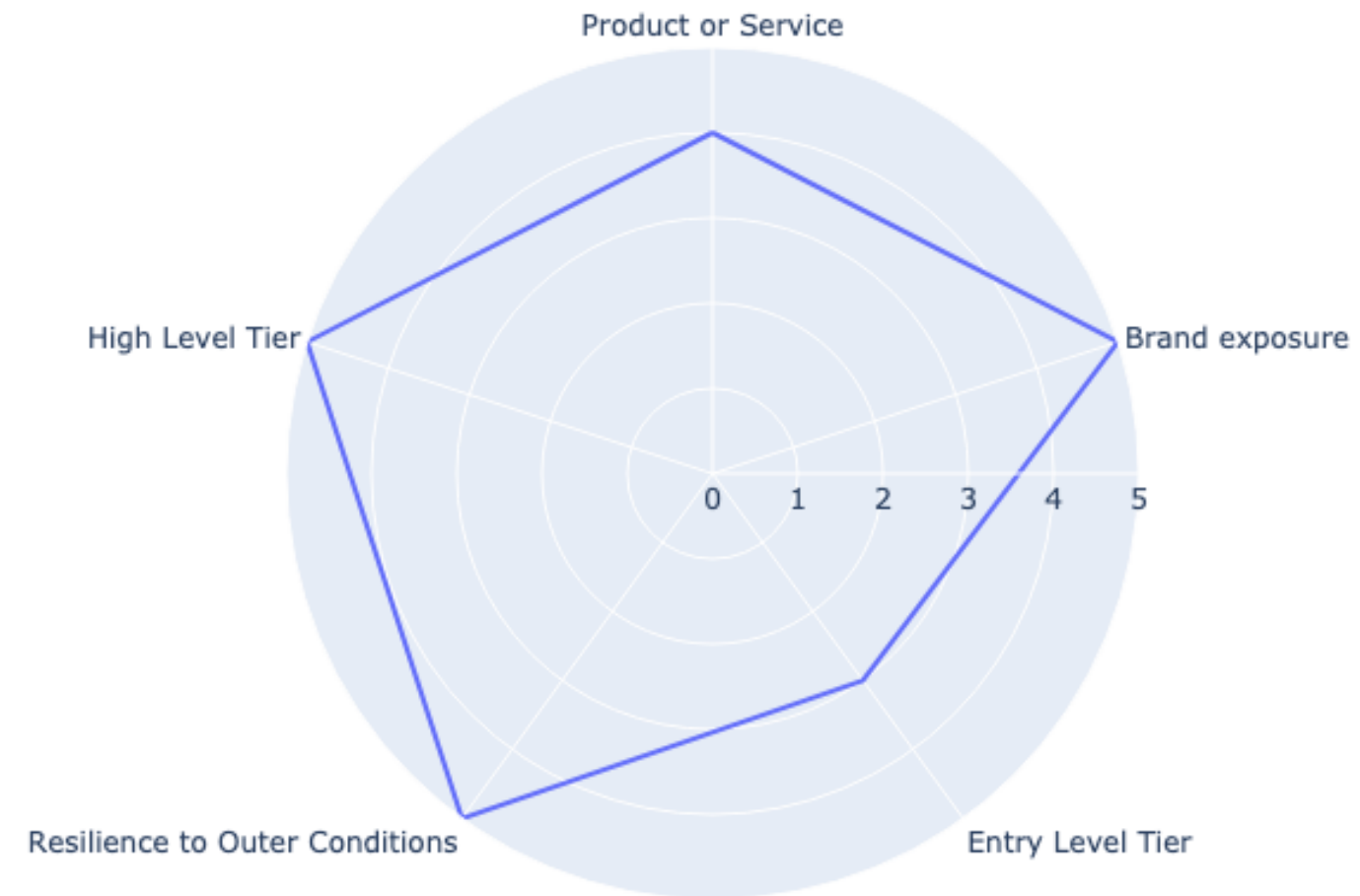
This business has a high degree of protection and an equally high ability to articulate their ideas consistently. If they have proven processes working efficiently across the company, this will make it easy for them to scale, as the business will be easier to manage, and more profitable. The leadership team will be able to exercise a high level of control over the presentation of their ideas and brand in the marketplace as all their external communications will be clear.

## Brand



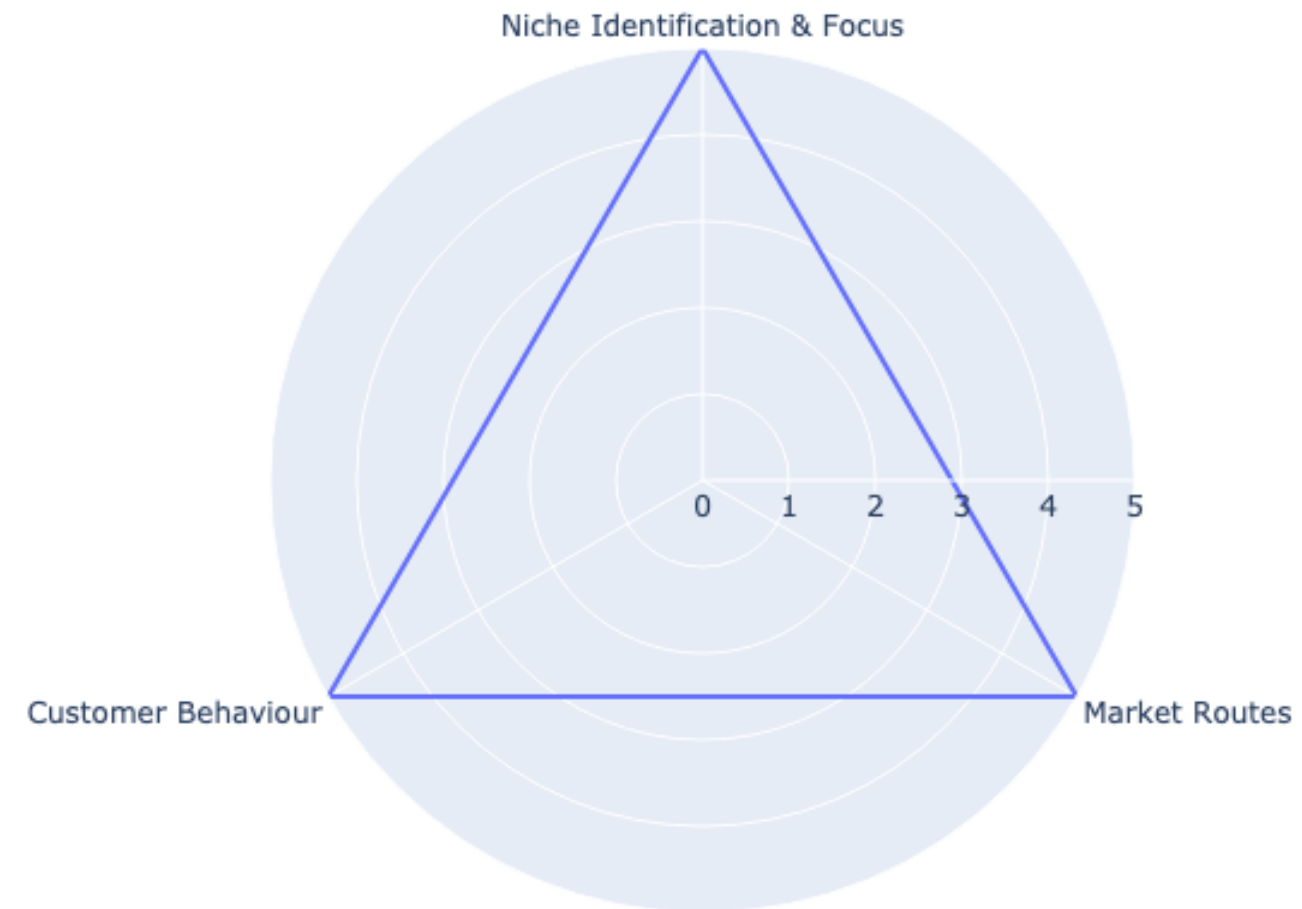
This company has done a good job of being measured, meaningful and deliberate in the presentation of their brand promise. They have invested the right amount of time in turning their ideas into a cohesive, consistent public image which accurately conveys how they want to be seen in the world. It will be hard for a competitor to take any of their market share as their strong brand promise allows them to authentically represent themselves in the marketplace.

## Product



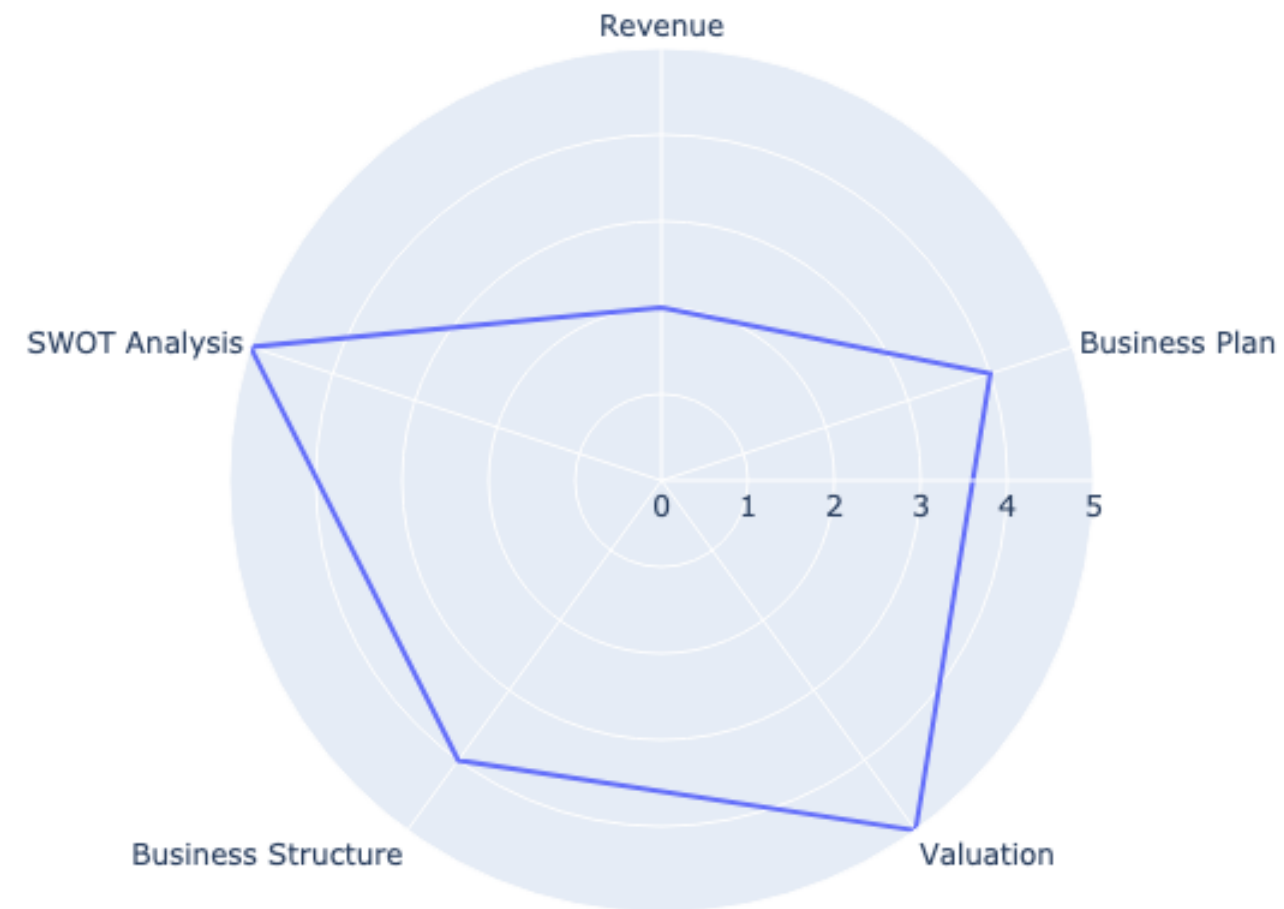
There is a strong product ecosystem in place and the resilience of the product line is solid. The business has thought about all aspects of when their customers might enter the purchasing process and has catered to these needs. There should be a special focus on delivering a product which solely caters to the top 20% of their customer base, and is priced at a premium level. Having such an offering will ensure that the business will gradually build customers for life who will continue to deliver lifetime revenues to the business.

## Marketing



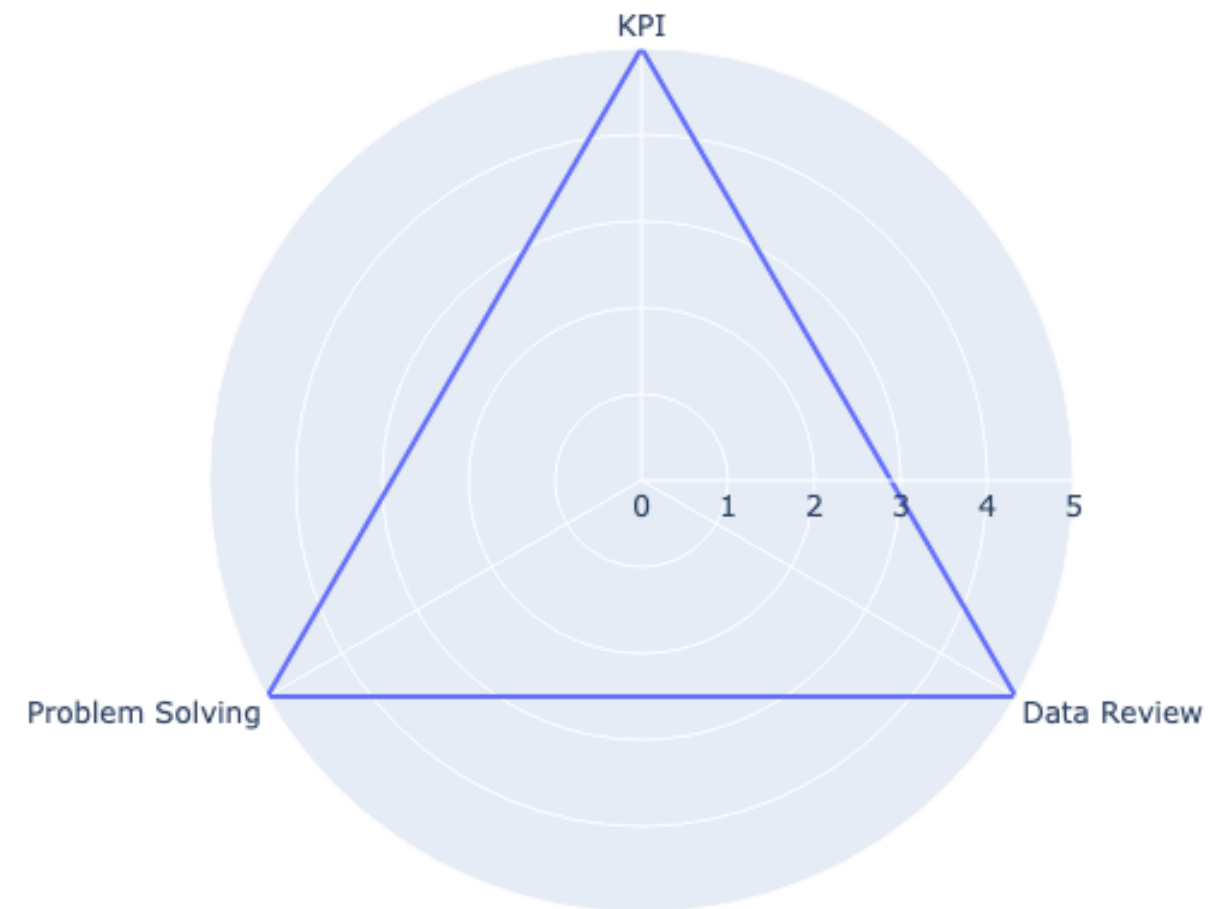
This is a business that has taken the time to invest into their marketing strategy. They know who their target market are, they understand the buying habits. They are also clear on the messaging to their prospects, making sure that their customers have a clear idea of what to expect from start to finish of the buying process. The business is well placed to develop their marketing efforts from an already strong foundations.

## Finance



There is good financial accountability in this business and they have most likely invested in a dedicated team member to focus on this one role. It will be important for this business to maintain this level of care and consideration in the financial aspects of the day to day.

## Data



This is a business that is being run on facts, figures and objective information, rather than egos, emotions or any type of inconsistent decision making that can so often take over the running of a scaling business. The management team have clearly identified the points of measurement that make the business work well and are monitoring these daily. For any investor, there will be the power in these numbers to predict ROI.