



TOCICO 2014 Conference

Steady growth by breaking inertia with the use of Thinking Tools in the Financial Segment

Presented By: David Ojeda, Matias Birrell, Salvador Peña

Date: 11/June/2014

Agenda

TOCICO 2014 Conference

- **What to change?**
 - **Lack of synchronization**
- **What to change to?**
 - **Use of Goldratt Thinking Processes**
- **How to cause the change?**
 - **Training, coaching, practicing**
- **Results**

What to change?

TOCICO 2014 Conference



- **Endless meetings**
- **Discussing similar topics**
- **Without any focus**
- **Without teamwork**
- **Sales Stagnation**

Sales performance 2012 – 09 2013

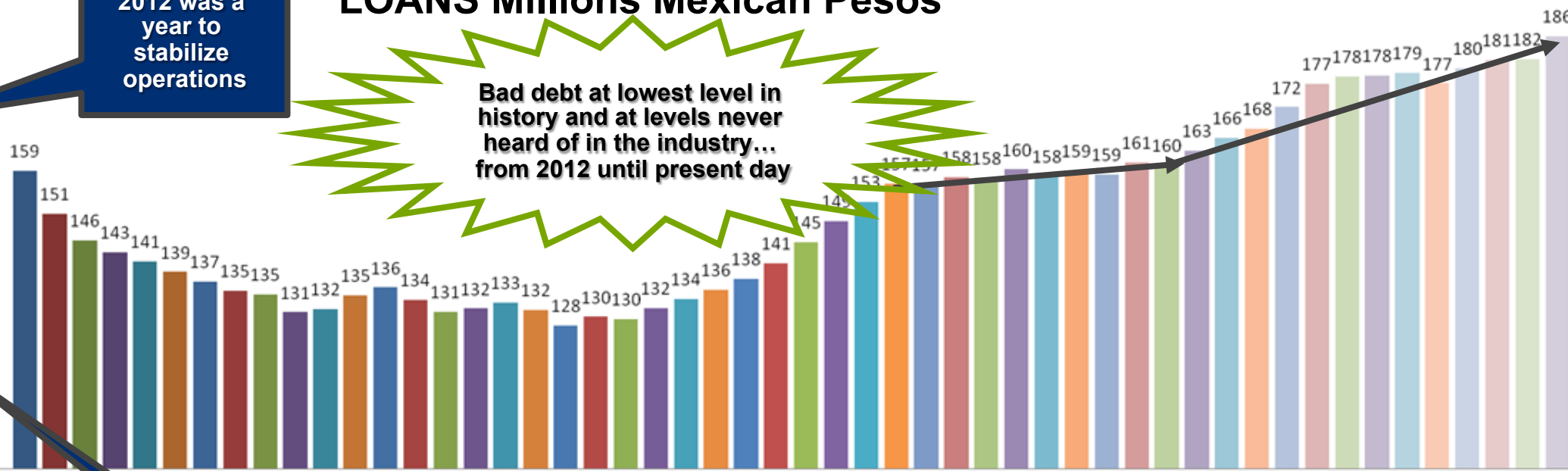
TOCICO 2014 Conference

Kick off in September 2011

2012 was a year to stabilize operations

LOANS Millions Mexican Pesos

Bad debt at lowest level in history and at levels never heard of in the industry... from 2012 until present day



31/12/2012

September, 2012 Offer development and roll out

October 2012 First Thinking Processes training workshop

03/05/2013

Very low level

May 2013 Internal training program, developed by Goldratt Consulting team to deploy the new offer (INTERVENTION)

01/09/2013

At this stage in the implementation, there should be less and less intervention

20/12/2013



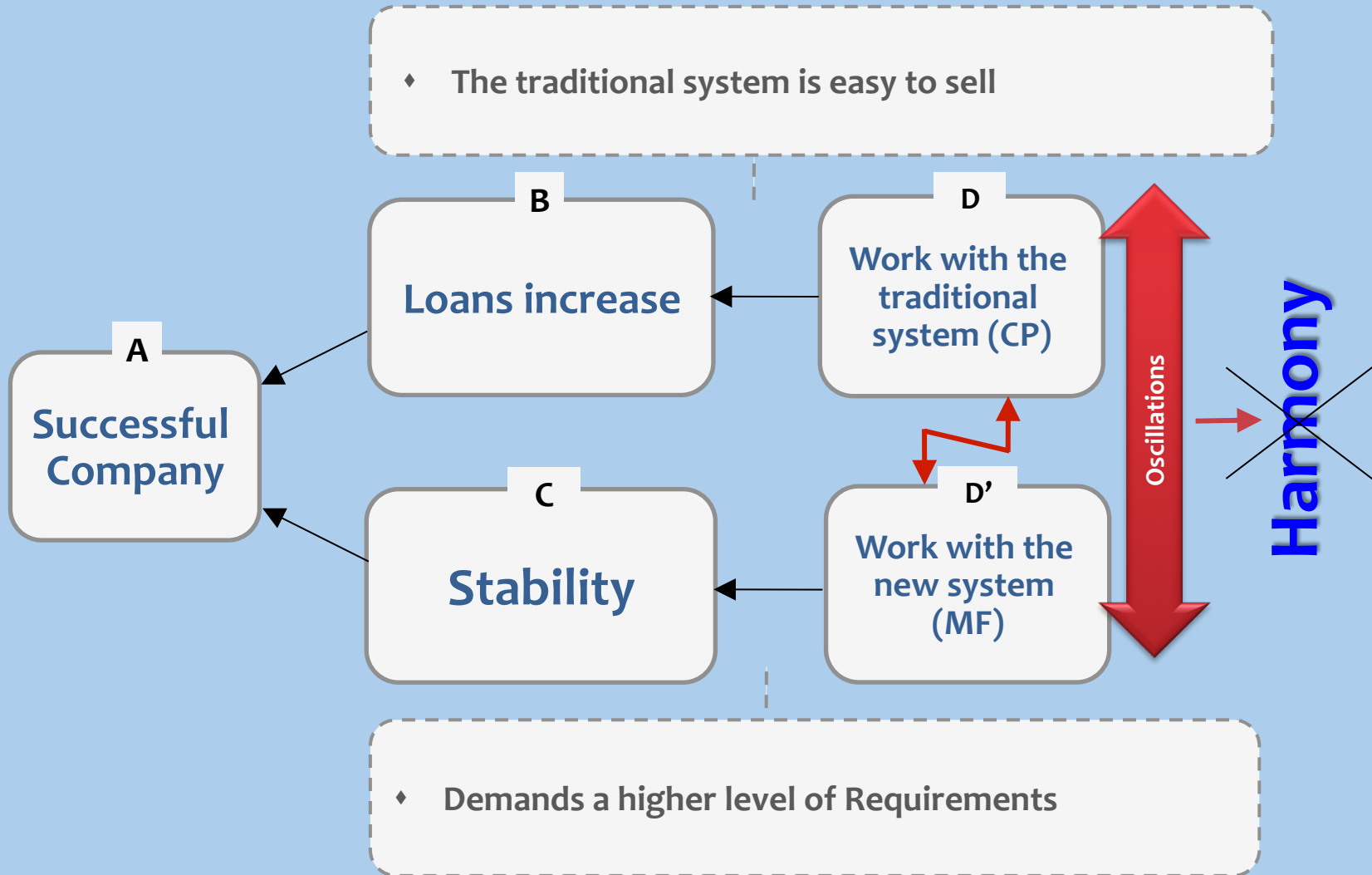
What to Change to?

TOCICO 2014 Conference

- **After May 2013, the execution of the plan to expand the new offer was adjusted weekly by management team, using TP.**
- **Clouds and branches are built more frequently by regional directors with their branch managers.**
- **The following are examples of issues that were solved internally with little help from GC.**

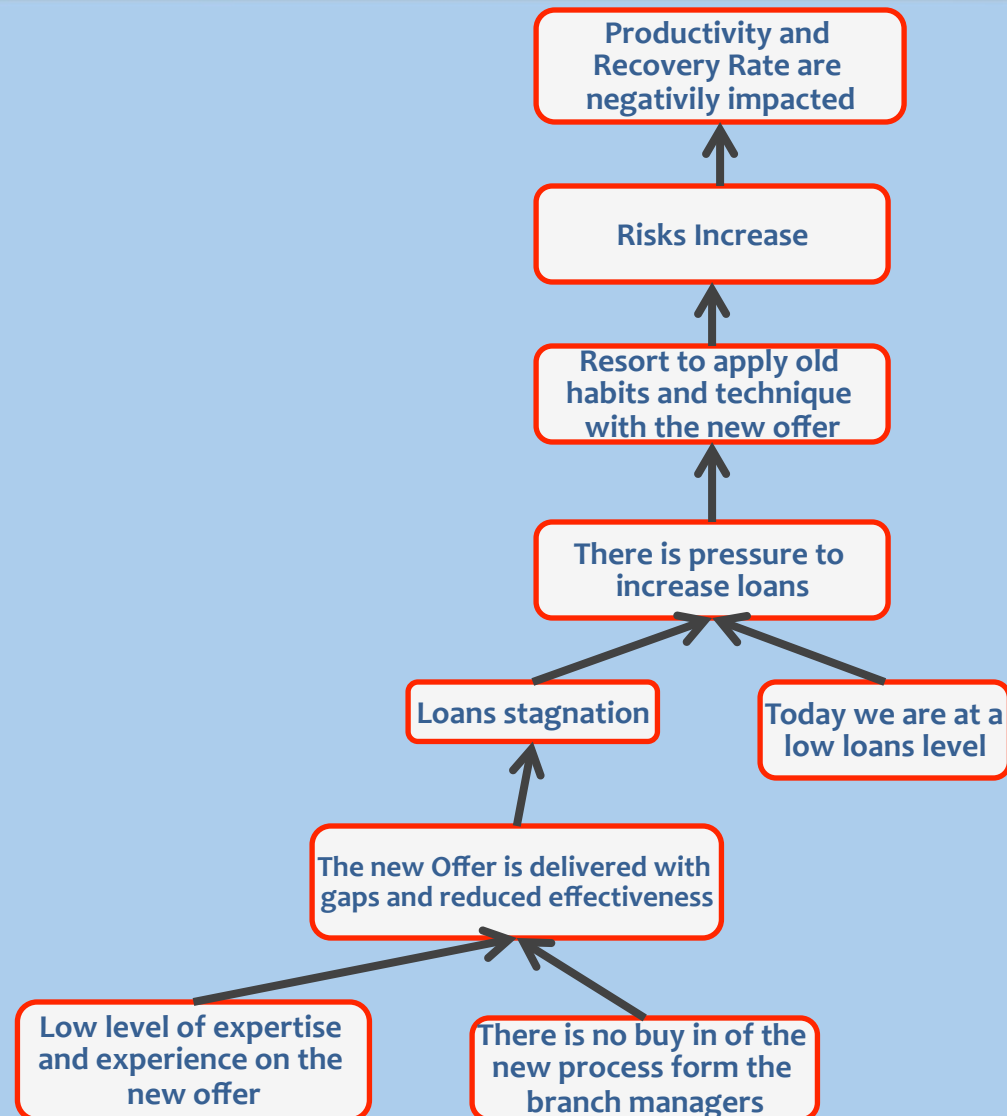
Facing resistance from branch managers

TOCICO 2014 Conference



Negative branch of Compromising

TOCICO 2014 Conference



Decision making Old way vs New way

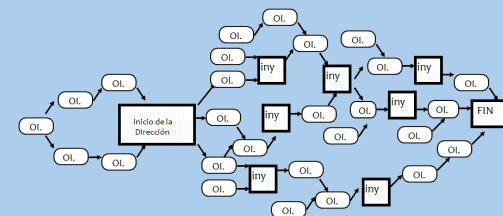
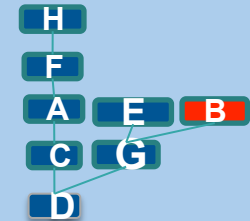
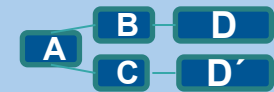
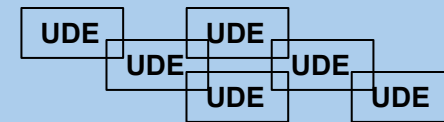
TOCICO 2014 Conference

Old Way

- Endless meetings
- Discussing similar topics
- Without any focus
- Without teamwork

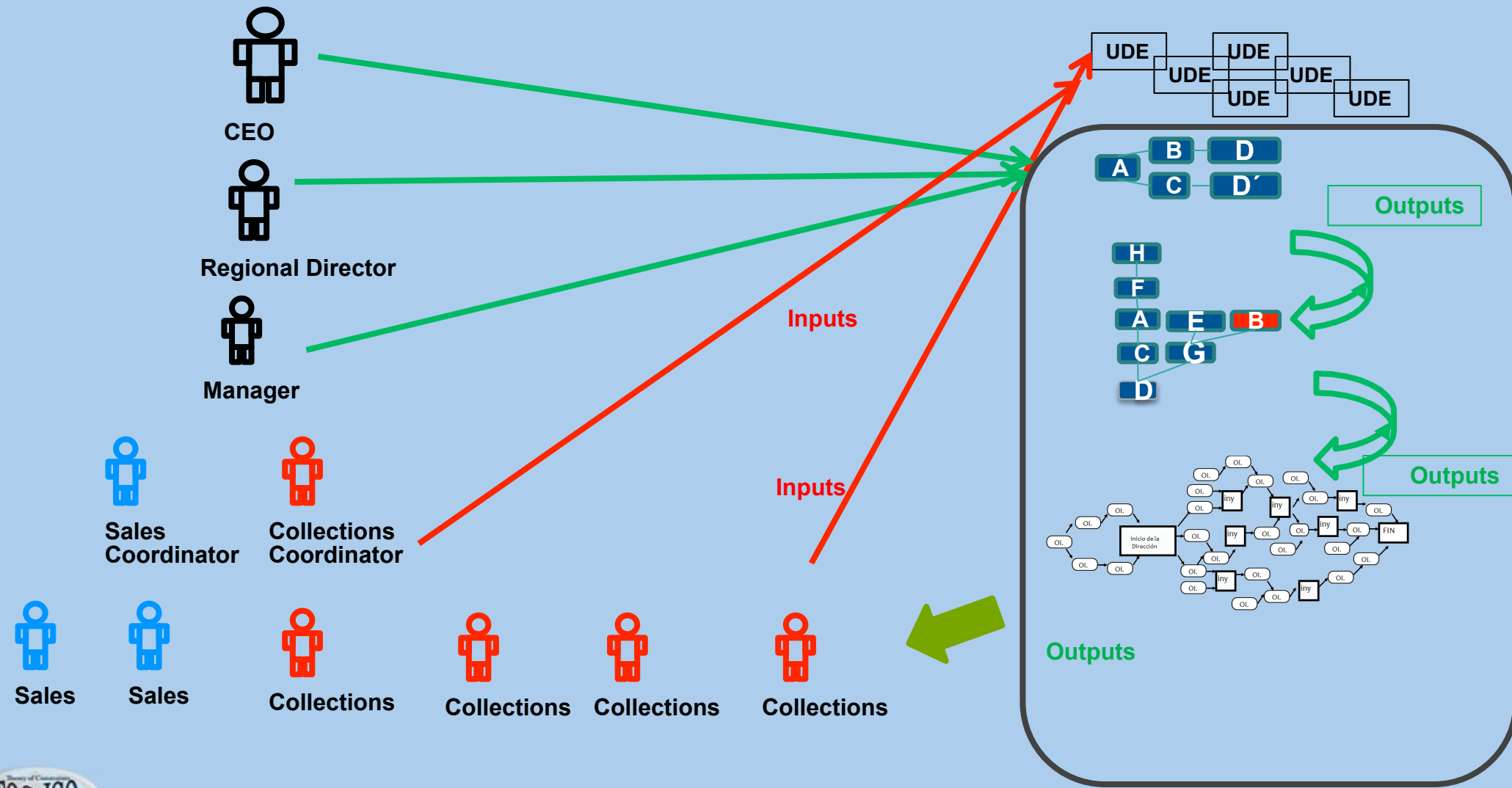
New Way

- Focused Meetings
- Discussing relevant issues
- Using Thinking Processes
- Teamwork



New management skills

TOCICO 2014 Conference



Accurate: Delivery, Customer, Loans.

TOCICO 2014 Conference



Accurate Delivery



Accurate loan



Accurate Customer

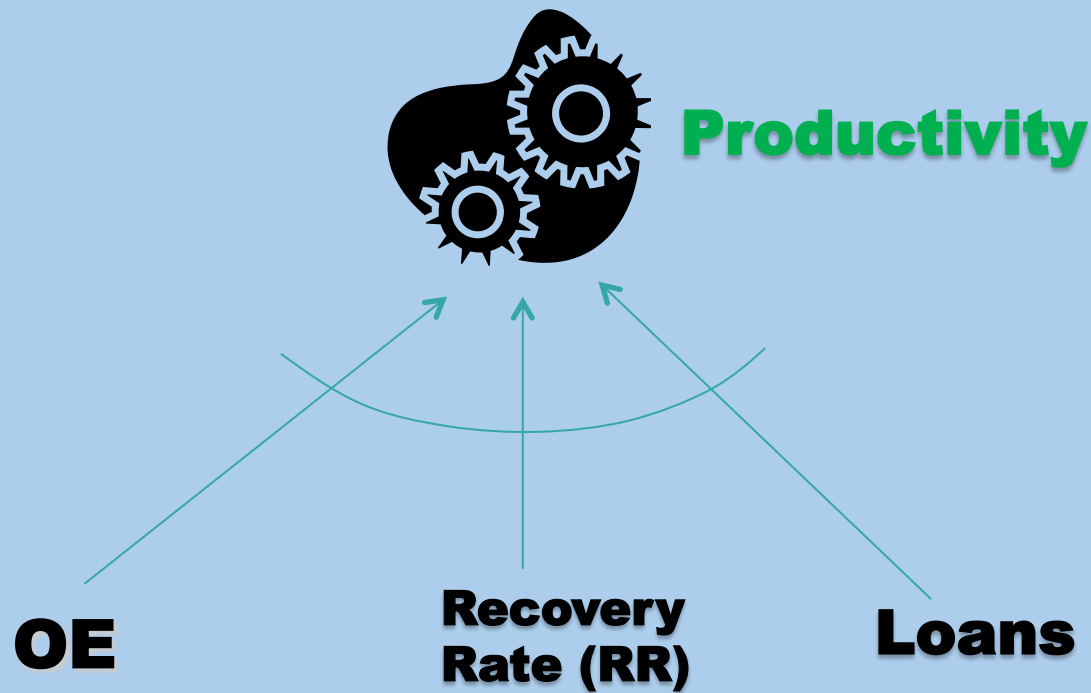
How to cause the change?

TOCICO 2014 Conference

Using the **cloud** and the **negative branch** in any management decision at **all levels of the organization**. Using **PrT** to devise action plans that are executed under supervision of management.

Productivity as the main KPI per branch

TOCICO 2014 Conference



Recovery Rate

2013

REGIONAL	SUCURSAL	01-05 abr	08-12 abr	15-19 abr	22-26 abr	29 abr-3 may	6-10 may	13-17 may	20-24 may	27-31 may
Centro	Taxco	●	●	●	●	●	●	●	●	●
Centro	Apizaco	●	●	●	●	●	●	●	●	●
Centro	Cuatla	●	●	●	●	●	●	●	●	●
Centro	Amecameca	●	●	●	●	●	●	●	●	●
Centro	Milpa Alta	●	●	●	●	●	●	●	●	●
Centro	Texcoco	●	●	●	●	●	●	●	●	●
Centro	San Martin Texm	●	●	●	●	●	●	●	●	●
Centro	Temixco	●	●	●	●	●	●	●	●	●
	Prom. Centro	●	●	●	●	●	●	●	●	●










2014

REGIONAL	SUCURSAL	10-14 ene14	17-21 feb14	24-28 feb14	3-7mar14	10-14 mar14
Centro	Atlixco	●	●	●	●	●
Centro	Milpa Alta	●	●	●	●	●
Centro	Apizaco	●	●	●	●	●
Centro	Amecameca	●	●	●	●	●
Centro	Taxco	●	●	●	●	●
Centro	Temixco	●	●	●	●	●
Centro	Texcoco	●	●	●	●	●
Centro	Cuatla	●	●	●	●	●
Centro	San Pablo del Ma	●	●	●	●	●
Centro	San Martin Texm	●	●	●	●	●

Green means RR > 97%
 Recovery Rate controlled, Operational excellence achieved

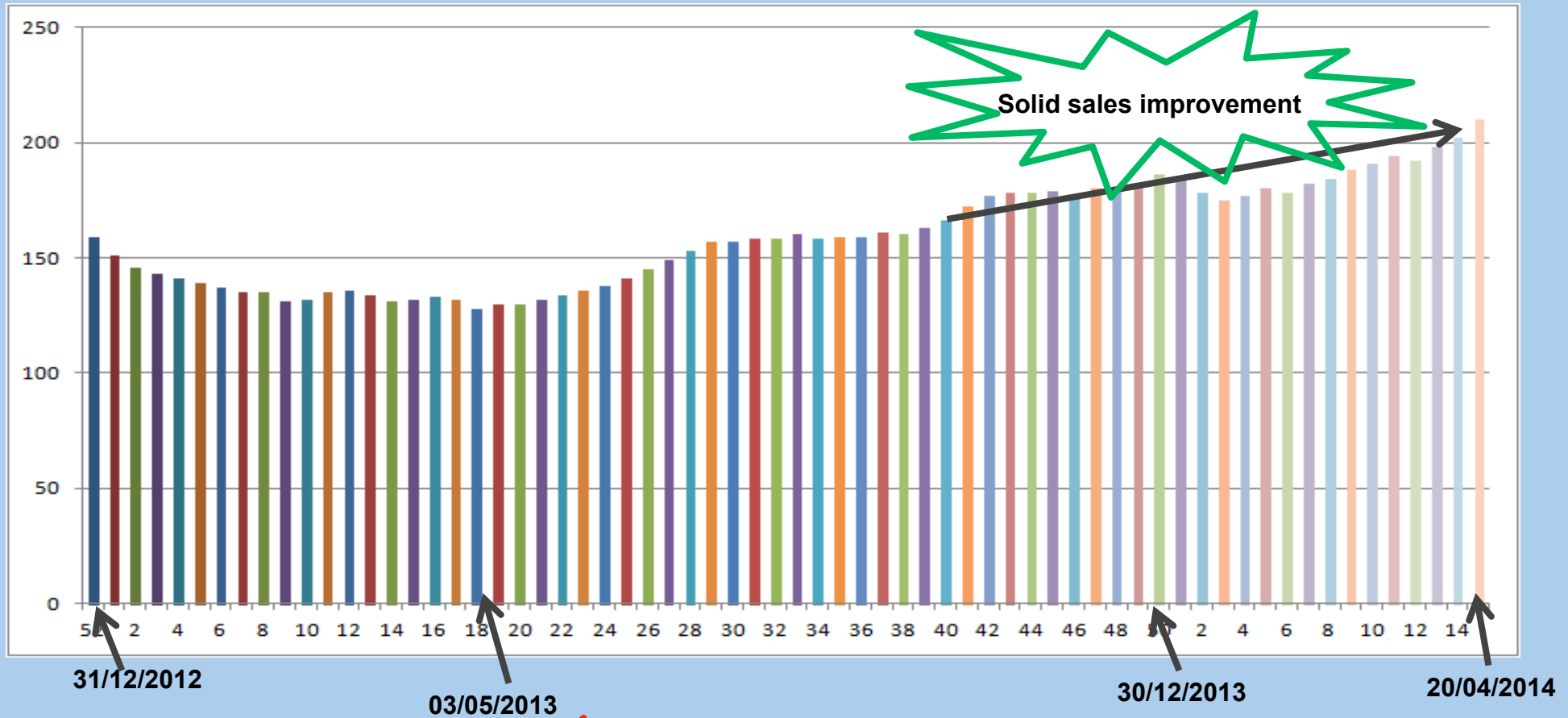
Main results 2012 through 2014

TOCICO 2014 Conference

	2012	2013	2014
Recovery Rate			
Sales Level			
Productivity			

Sales performance

TOCICO 2014 Conference



Very low level!



Conclusions

TOCICO 2014 Conference

- **Management decision making must be the base of the Decisive Competitive Edge – because the ultimate constraint is management attention.**
- **Management team has to have ownership of the Goldratt Thinking Processes (GTP) to boost their decision making processes – this is the real implementation of TOC.**
- **First steps are hand held by the experts, achieving the first impressive results.**
- **Then it comes the training and the coaching for management team to master the GTP, and then the company enjoys the real impressive results: SUSTAINED STABILITY and GROWTH.**

Thank you!

TOCICO 2014 Conference

