

# POCKET PAWN'S SUCCESS STORY: Three Years of Growth with Bravo

When Owner of Pocket Pawn, Tyler Wilson, sought to improve his company performance and expand its reach, he made the choice to partner with Bravo. This case study examines how Pocket Pawn, utilizing Bravo's pawn management system, has achieved remarkable growth over three years. From enhanced loan performance to increased eCommerce sales and improved mobile engagement, Pocket Pawn's journey demonstrates how the right tools can support a visionary pawn business in reaching its goals.



## Company Profile

### Location:

Ozark, Alabama

### Number of Stores: 1

### Previous Software:

PawnMaster Classic

## 1 STEADY GROWTH ACROSS KEY METRICS

Pocket Pawn has experienced consistent growth across revenue, sales, and profit, indicating improved operational efficiency and market positioning.



## Unpacking the Data

- **Bravo's comprehensive reporting tools** allowed Pocket Pawn to capitalize on high-margin products and services, contributing to revenue growth outpacing sales.
- **The integrated system streamlined operations**, freeing up staff time to focus on customer service and sales, leading to consistent growth across all metrics.
- **Bravo's inventory management features** helped Pocket Pawn optimize stock levels, improving cash flow and contributing to steady profit increases.

## 2 ENHANCING LOAN PORTFOLIO QUALITY AND PROFITABILITY

Pocket Pawn has significantly improved its loan operations, focusing on both volume and quality of loans.



**11%**  
loan growth



Pawn service charge  
(PSC) increased by  
**46%**



Year-end loan balance  
amount rose by  
**18%**

### Unpacking the Data

- Bravo's loan management system enabled Pocket Pawn to set more accurate, risk-based pricing, resulting in the **substantial increase in Pawn Service Charge (PSC)** relative to loan growth.
- The platform's customer relationship management features facilitated better communication with borrowers, leading to **improved loan retention and higher year-end balances.**
- Automated reminders and easy payment options through Bravo likely contributed to **better loan performance and reduced defaults.**



"Bravo's platform has been **instrumental in our growth.** The comprehensive insights have allowed us to focus on what really matters—**servicing our customers and improving our bottom line.**"

**Tyler Wilson** | Owner of Pocket Pawn

# 3 EXPANDING REACH THROUGH ONLINE SALES CHANNELS

Pocket Pawn has successfully grown its online presence, tapping into new revenue streams and reaching a broader customer base.



Overall eCommerce sales grew by

**6%**



eBay API sales, the top-performing channel, increased by

**11%**



Over 3 years, the Used Guns category showed growth of

**41%**

## Unpacking the Data

- Bravo's multi-channel integration allowed Pocket Pawn to **efficiently manage their listings across platforms**, with eBay API emerging as a particularly strong channel.
- The system's inventory syncing across in-store and online platforms enabled Pocket Pawn to **confidently expand into niche markets** like Used Guns without risking overselling.
- Bravo's analytics tools helped Pocket Pawn **identify the most profitable online channels**, allowing for strategic resource allocation in their eCommerce efforts.

# 4 ENHANCING CUSTOMER ENGAGEMENT THROUGH MOBILE SOLUTIONS

The adoption of MobilePawn has dramatically changed how Pocket Pawn interacts with its customers, leading to increased engagement and a surge in mobile payments.



**Nearly 700**

Pocket Pawn customers using MobilePawn



More than **1 in 4** payments are collected through MobilePawn

## Unpacking the Data

- The user-friendly interface of MobilePawn **drove rapid customer adoption**, indicating that Pocket Pawn was able to meet evolving customer expectations for convenient, digital interactions.
- **The average monthly MobilePawn payments grew 20-fold**, indicating increased user engagement and trust in the platform.
- The shift towards mobile payments likely **reduced customer calls for simple transactions**, allowing staff to focus on higher-value customer interactions and sales.

## CONCLUSION

Pocket Pawn's journey with Bravo illustrates the potential for growth in the pawn industry when leveraging the right technology. By focusing on enhancing loan quality, expanding eCommerce reach, and embracing mobile solutions, Pocket Pawn has not only improved its financial performance but also positioned itself for future success.