

“Demonstrate, Educate and Promote”

Sustainable Marketing

According to the American Marketing Association, **Green Marketing** is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising.

Other similar terms used are Environmental Marketing, Ecological Marketing and Sustainable Marketing.

Sustainable Marketing is considering the life-cycle approach to **Green Marketing**, from designing better sustainable products and to finding sustainable ways to build sales in your business.

Sustainable Marketing also helps to communicate sustainability, and inspire more educated and environmental conscious customers. This includes branding, internet marketing, market coalition building, creating new business models, sales building, business development, and demonstrating, educating and promoting sustainability.

In today's world, Businesses have never been so vulnerable to change. Loss of income is the first impact for many. Restaurants, Hospitality and Retail Businesses have definitely felt the loss of Income. During the 90's and the beginning of the 2000's we had become accustomed to and taken for granted an increase of sales Year to Year of 3 to 5 % conservatively for our

Capitalist Society. Today, this no longer applies. Also, the Cost to operate a Business costs more than ever.

Furthermore, the Burden on Management has never been so high; in an effort to manage effectively their Business, Operations overloads Managers with even more tasks in order to keep costs under budget. Some incompetent companies even use Managers to perform simple hourly labor tasks in order to save more money rather than have Managers actually “managing”!

These situations have greatly contributed to increasing the stress level on Managers, resulting in a decrease of their performance and more mistakes.

Change has always been a challenge for Humans. People do not like change; they feel insecure and unsure of how to effectively embrace this new Era. “Nano” Technologies like the Internet can provide new tools to use in friendly and safe ways as well as new Marketing tools in order to build Business.

How to solve this Marketing dilemma, and which Marketing tool will be cost and time effective, safe and dependable?

This year's marketing survey focused on the impact of the economic crisis on marketers, as well as their planned reactions, and three main strategies emerged:

1. Build a sustainable strategy and organization. Be genuine and authentic if you want to stand out from the crowd. A perfect fit has to exist between the corporate identity, business model and culture. Organizations also need to improve their internal operations and external touch-points within a consistent customer experience strategy.

2. Do more with less marketing resources. Marketing budgets have been cut across the board, and marketers need rock-solid arguments to raise their budgets back to pre-crisis levels. Practical performance

management tools allowing marketers to track the financial “return on marketing initiatives” (ROMI) will be crucial. The importance of ROMI will make a strong come-back (only 28% of marketers see this as top challenge) once crisis-related corrective actions have been implemented.

3. Define, create and capture more value and margins.

Highlighting product or service value-adds is also crucial when facing higher price sensitivity, postponement of purchases, and a general decrease in volumes sold. Find a balance between top-line and bottom-line marketing to leverage customer data more effectively, identify profitable segments, and even to anticipate customers' reactions. Avoid decisions that are judgment-based and focus on proper analytical skills to generate more relevant insights. Marketers must also get their basics right (such as the pricing policy) before launching into the latest buzzwords and marketing tricks, and this clearly includes processes, segmentation, and the value proposition.

Other significant findings from the survey include:

- . Marketers expect “**Green Marketing**” (76%) and customer experience (66%) to gain significantly in importance
- . Improving customer loyalty (52%) and value (46%) is marketers' biggest perceived challenge

One answer is the “Finders Keepers Card”.

Recognizing the problematic nature of advertising economics for brick-and-mortar businesses in which local and national marketing campaigns lack the metrics to truly quantify the number of impressions within a

specific channel that result in actual business traffic and sales, Finders Keepers has developed a business model that transfers the popular and powerful pay-for-performance mode of online advertising to the offline retail space through effective coalition marketing. The innovative strategy applies proven models for success from the Internet economy as well as from other global loyalty and rewards marketing programs that drive active consumer participation.

The Finders Keepers Card is the first non-credit card in the gift and loyalty industry capable of running prepaid gift, rewards, and fundraising applications on a single card inside a coalition of unique retail stores and restaurants.

The card does not require a consumer application or complex sign-up process, and consumers can begin using it immediately in their community at participating merchants for instant gift value savings.

When the card is activated by consumers online or by phone, Finders Keepers collects valuable marketing data and uses it to communicate with customers by email and mobile text message to drive more business back to the coalition network.

Consumers use the card to earn cash back rewards on every sale valid toward future purchases at stores and restaurants where the rewards were originally earned. Through the revenue sharing model, Finders Keepers incentivizes non-profit organizations to become the beacon for the Finders Keepers Card in their communities because participating stores and restaurants agree to donate a meaningful percentage of each sale (4 to 5% on average) back to the non-profit organization each and every month.

Selected retailers are invited to join the coalition and accept the Finders Keepers Card as part of their customer loyalty building and community service

programs. The only time retailers pay is when people spend money with their Finders Keepers Card.

Compounding revenues are generated from this universal card distribution and program management as the card is adopted and used by consumers in targeted community coalitions as well as from custom branding subscription services for specific verticals and clients. Secondary revenue streams result from merchant services and equipment sales.

Finders Keepers supports participating merchants and non-profit organizations with proven marketing strategies for successful implementation and in-store promotion of loyalty and rewards programs, while the Company executes the back-end consumer communications for each customized campaign that are at the core of building true customer loyalty and active program participation with “real” rewards – cash back toward future purchases.

Finders Keepers began because we realized that there was a significant piece missing in business today. Businesses needed a way to attract more customers and keep them. Customers needed to be rewarded for their purchases so they would continue to feel valued by the local businesses. Non-Profits needed a way to build relationships with businesses to reward members and build community.

Our mission is to maximize the financial success of businesses, non profits, and consumers by promoting a strong local ecology and economy.

Because being environmentally mindful is important to us, we are a proud sponsor of “The Institute of Ecolonomics”. To find out more about how taking care of our environment is just good business.

Product Overview: Loyalty & Rewards

ARMSM Technology creates instant cash back rewards for cardholders to increase the frequency of

visits and average ticket. No points needed in our system.

We collect Key Cardholder Data through online or phone activation.

Milestone or Instant Cash Back Rewards lets you create incentives for your cardholders.

Paperless Turnkey Program to be installed on either your PC or Omni terminal. Don't have either, we have solutions that can help.

Internal Controls allow you to define users, build reports, and get email notifications.

Email Validation, which checks the cardholder email Cardholder Login Portal lets your cardholders get excited about spending money at your location.

Fundraising with Non-Profit Organizations

Our ARMSM Technology enables you to grow your customer base by engaging with specific Non-Profit organizations and upgrade organizations' fundraising sales capabilities by donating a percentage of every sale directly back to the non-profit organization on an ongoing basis.

Be known as a business that is active in your local community.

Gain leverage with additional customers by working with charitable organizations.

Analyze your ROI on gifts to Non-Profits.

Customized Gift Card

The Finders Keepers program includes the ability to run an electronic gift card program for your business that completely replaces paper based certificates. Load, redeem, balance inquiry, and reloads are standard transactions. Since the cards never expire you can continue to reuse the same cards without incurring extra expense printing more plastic.

Features include:

Standard Design features

Custom Design features

Flexible Issuance of cards at Point of Sale

**Improved Security over other gift certificates.
Reporting & Audit Trails that are user-friendly and give you ability to track your ROI
Customer Database Outsourcing**

Know who is shopping at your store and what they are wanting. During the simple activation process we collect key marketing data on your customers including name, email, and mobile phone number and store this information in a private secured database accessible through a password protected account. Then use reports to track your ROI and create targeted marketing communication that can do more than traditional advertising.

Fully customizable automated Thank-You Emails sent to your cardholder.

Email marketing that lets you target specific customers or all your cardholders.

Text messaging that meets your cardholder where they are.

Why Rewards Work?

Increase Customer Loyalty

Reward and Loyalty programs are the way to gain your customers trust and spending. When you combine a reward and loyalty program with the power of an interactive database there is no marketing campaign that can compare.

"Since 2003, rewards-based cards have grown from 354 million, accounting for 57% of total cards issued, at an annual rate of 14%." (Packed Facts)

Meet a Real Need

By offering a simple and effective rewards program, you can meet your customers at their greatest need.

"Nearly 50% of Americans believe their stress has increased in the past few years. In response to these often overwhelming issues, consumers are desperately looking for products and organizations to improve their

lifestyles and bring simplicity and harmony to their everyday lives." (Packaged Facts).

Create an Opportunity

Your Customers are looking for ways to save as they spend. So why not offer them savings that brings them back to your store over and over again.

"While in the past rewards cards have been about spending to spend more, the new entries allow consumers to spend and save at the same time, a paradox that could be the wisest approach for issuers during a downturn for the economy and rising consumer debt." (Packaged Facts).

Rewards Work Because of 3 Things:

Customers want to be valued and now you can show them how valuable they are.

Customers want to save each time they spend. Now you can increase their spending in a relevant way.

You can start to analyze your marketing initiatives by learning what your customers shopping behavior is and giving it to them with our interactive database.

Marketing Resources

We hope you will take full advantage of the many resources we have to offer. Don't see what you need, feel free to contact us.

The Strategies of Rewards:

Instant Cash Back Rewards

Industry trends are moving toward the simplest reward strategy which gives instant cash back rewards based on a predetermined percentage of sales (usually 5% to 20%). This strategy is the best value for the consumer and satisfies the consumer's instant gratification needs by allowing them to earn as they spend without any milestone targets or restrictions.

Milestone Cash Back Rewards (Simple)

This strategy lets you define a milestone or threshold of spending activity that must be achieved by the consumer before they earn credits. Once the

spending criterion is achieved the program loops back and starts over. Examples include:

Credit for every \$10 spent; OR
 \$5 Credit for every \$50 spent; OR
 \$15 Credit for every \$100 spent

Automated Email Notifications

We can program the system to automatically send an email thank you note after every cardholder visit with incentives to return more frequently. You can then decide what type of timeline rewards incentive may be offered should the customer return within a specified timeframe.

The Strategies of Gift Cards:

Buy a Gift – Get a Gift

Any kind of incentive, cash back, or special rewards can be given to the gift card purchaser as an incentive for them to purchase gift cards for others. This strategy provides added incentives and monetary rewards for giving gifts year round. And since the gift recipient receives an official UCard, he/she will automatically be entitled to the additional benefits that are available under your rewards program.

Purchase a \$100.00 gift card for someone else and receive \$20.00 credit on your own card.

Purchase four (4) \$50.00 gift cards for other friends, family or associates and receive a \$50.00 gift card of your own.

Purchase a \$10.00 gift card and get a free meal in the snack bar or restaurant or a free pitcher of beverage.

New Customer Acquisition

Load \$5.00 on 20 cards and hand them out as invitations to visit your business. This type of strategy is ideal for new customer acquisition.

Local Merchant Distribution

Load \$5.00 on the card and leave them with neighboring business owners to help increase their average ticket and drive their customers to your business.

The Strategies of Pre-paid Rewards Card:

Collecting money in advance from your customers is the cornerstone of a prepaid marketing strategy. Finders Keepers program enables you to charge credits (i.e. retail store value) onto your customers' cards in exchange for dollars that can later be redeemed inside your business. Industry statistics show that when customers walk out of a facility with redeemable credits on a stored value card, those customers will return an average of three times more often and spend as much as 67% more per visit.

Sample Strategies:

Credit Incentive Bonus

Offer a cash incentive to the customer for 'loading' their card in advance. No need to discount items any longer since the way a customer earns their 'discount' is by loading their card with cash in advance. By loading \$100.00 on their card, they may receive \$110 on their card, thus securing a 10% bonus.

Free Item Bonus

Offer a free item for loading credits on the card with cash in advance. We can even show you how to recruit corporate sponsors to donate free merchandise. Put \$20.00 on the card and get a FREE item or service. Put \$50.00 on your card and get a FREE small pizza or FREE car wash voucher

Put \$5,000.00 on your card, free airfare to Hawaii!

Obviously, the ideas are unlimited.

Members Only Pricing

Design a two-tiered pricing structure for your business similar to supermarkets that offer lower prices for their members and regular prices for everyone else. The cost to join your rewards program is up to you and can become a significant annual revenue stream.

**”Marketing is a game fought in the mind of the prospect. You need money to get into a mind. And you need money to stay in the mind once you get there”
(Quote from the 22 Immutable Laws of Marketing by Al Ries and Jack Trout)**

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“Because Ecology means Business”

