

Abstract:

This study examines the financial performance, credit assessment processes, and sales strategies of Home First Finance Company (HFFC), a leading housing finance provider. The research aims to evaluate the company's operational efficiency, credit risk management, and sales performance to understand its overall impact on business growth and customer satisfaction.

The study adopts a mixed-methods approach, analyzing financial statements, credit policies, and sales data, alongside conducting interviews with employees and customers. Key areas of focus include profitability, liquidity, asset quality, and the effectiveness of credit assessment frameworks. The research also explores the role of marketing and sales strategies in driving loan disbursements and customer acquisition.

Findings reveal that HFFC demonstrates strong financial performance, with steady revenue growth and effective credit risk mitigation. However, challenges such as increased competition, customer acquisition costs, and credit defaults were identified. The study also highlights the importance of a customer-centric approach in sales and credit assessment to enhance loan approvals and reduce defaults.

The study concludes with recommendations for HFFC to strengthen its financial and operational performance. These include leveraging advanced analytics for credit assessment, optimizing sales strategies, and introducing innovative loan products to meet diverse customer needs and sustain competitive advantage.