



Company Profile

Location:
Oxford, Mississippi

Number of Stores: 2

Previous Software:
PawnMaster Classic

SMALL-TOWN ROOTS, **BIG-TIME GROWTH**

Oxford Pawn Shop's Success Story with Bravo



"Partnering with Bravo has been a game-changer for us. We've grown in ways we never imagined possible while staying true to our core values."



Dallas Allgood

Owner, Oxford Pawn Shop



LEARN ABOUT **OXFORD PAWN SHOP**

Founded in 1990, Oxford Pawn Shop has been a cornerstone of Oxford, Mississippi for over three decades. Owner Dallas Allgood has built the business on trust, exceptional customer service, and fair deals.

As the pawn industry evolved, Oxford Pawn Shop needed to modernize operations and expand their business while maintaining their personal touch.

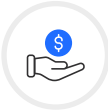
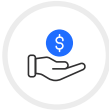




In 2022, Oxford Pawn Shop made the switch from PawnMaster to Bravo to implement a pawn management solution that would help it adapt quickly and grow rapidly.



KEY RESULTS AND INSIGHTS

Just one year after switching to Bravo, Oxford Pawn showed significant immediate improvements across key metrics, particularly in new loan volume and pawn service charges.

PERFORMANCE METRICS

Year One	After Four Years
 60% increase in new loans	 87% increase in new loans
 11% growth in revenue	 60% growth in revenue
 24% increase in Pawn Service Charge (PSC)	 35% growth in sales

Over a 4 year journey with Bravo, Oxford Pawn Shop is extracting more value from each transaction. Increased profitability per transaction leads to more sustainable growth and improved financial health.



ENHANCING LOAN PORTFOLIO, QUALITY & PROFITABILITY

Oxford Pawn Shop is not just writing more loans, but better quality loans, indicating improved risk assessment and customer communication. Better loan quality reduces risk, improves cash flow, and strengthens customer relationships.



87% increase in new loans with growing redemption rates



MOBILEPAWN: PUTTING CONVENIENCE IN CUSTOMERS HANDS

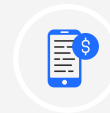
MobilePawn allows Oxford Pawn Shop to meet evolving customer expectations, providing a convenient, digital-first experience that boosts engagement and loyalty among their customers.



284%
increase in
MobilePawn users



Payment volume
increased over
3.5x



OVER 1/3
of all payments made
through MobilePawn

CONCLUSION

Steady year-over-year increases across Oxford Pawn's key metrics demonstrate how Bravo's solutions drive sustainable growth for small businesses. Oxford Pawn Shop didn't just increase its numbers—it transformed its entire operation. From their humble beginnings in 1990 to becoming a digital-savvy business today, Oxford Pawn Shop proves that embracing technology doesn't mean sacrificing traditional values. It's about enhancing them to serve customers better, whether they walk through the door or click from miles away.