

RED CAPITAL GROUP

21 Covenants

- 1ST RULE:** Always Do The Right Thing.
- 2ND RULE:** Do more with less. Do it faster. Do it better.
- 3RD RULE:** Where others see problems, find opportunities.
- 4TH RULE:** Where others see risk, find margin and flow. Mitigate risk through selectivity and underwriting.
- 5TH RULE:** Where others see complexity, push through to simplicity.
- 6TH RULE:** Where others see only upside, find the downside.
- 7TH RULE:** When others are in a hurry, be patient, thoughtful and analytical.
- 8TH RULE:** Think of your colleagues as customers. Think of your customers as colleagues. Value them as people. Treat them as you would like to be treated.
- 9TH RULE:** Demand clarity in documentation.
- 10TH RULE:** Never sacrifice the long run to the short run.
- 11TH RULE:** Employ the power of teamwork.
- 12TH RULE:** Anticipate the worst possible outcome; mitigate against it; do not, however, be afraid to take a well considered risk.
- 13TH RULE:** Be consultive; two minds are better than one.
- 14TH RULE:** Be attentive to detail; the details can kill you.
- 15TH RULE:** Be innovative; if you stop, the world will pass you by.
- 16TH RULE:** Be aggressive; the world will not come to you.
- 17TH RULE:** Be thoughtful; this is a thinking person's business. Thoughtless errors, large or small, are unacceptable.
- 18TH RULE:** Work hard; there is no such thing as easy money.
- 19TH RULE:** Learn; knowledge is both power and the key to success.
- 20TH RULE:** Meet problems head on; timely action is the key to avoiding loss. Never delay advising senior colleagues of a problem. The messenger will not be held accountable for the message. The failure to deliver such a message clearly and promptly, however, is a breach of the covenants of this partnership.
- 21ST RULE:** Always Do The Right Thing.