

“A.C.T.* for Business Banking Sales Success” Program

*A.C.T. stands for individual **A**ccountability for results,
exceptional **C**ommunication and extraordinary **T**eamwork.*

The need

Often even experienced sales people fail to adequately prepare for calls because they lack the time and are unclear about the goals of the call, the best way to present themselves and bank products and how to effectively close. Other sales programs frequently stop at initial instruction. Studies show that, lacking follow-up, 80% of sales people simply will not maintain the selling discipline unless the learning is reinforced; they will find less productive ways to spend their time, and results will return to previous levels.

Purpose of this program

This program delivers the most effective prospecting methods and selling “best practices” for business bankers. It provides the techniques and promotes the discipline participants need to exceed their sales goals – to the benefit of customers, the business banking unit, the larger organization and themselves.

The program builds on participants’ existing skills and experience. It includes follow-up monitoring, coaching and debriefing until the techniques become a way of doing business.

Target participants

- ◆ Business banking sales managers
- ◆ Business banking client relationship managers.
- ◆ Banking Center/Branch Managers

Note: This is not “Selling Skills 101.” The program assumes that participants have minimum basic knowledge and experience with selling techniques.

Benefits of this program

This program increases the ROI of sales tools and techniques already in place. It helps business banking units decrease expenses, increase net operating revenue and better manage expenses and revenues. Banks can expect that the business banking pipeline will always be full because bankers are effectively prioritizing and applying a systematic process that is simple and repeatable.

* There is no connection between A.C.T. and ACT!® contact software programs.

Who We Are

We are a team of financial services consulting, coaching and training practitioners with significant experience in the financial services field.

Ronald G. Biagi

Ron is an experienced, results-oriented turnaround expert who helps financial services organizations manage rapid change and succeed in meeting and exceeding their goals. He facilitates change through building high performing teams. Ron's experience includes:

- ◆ 30 plus years of financial services background with key management positions in commercial and retail banking sales, operations and human resources
- ◆ Chairman, CEO and President of Bank of America New Mexico, N.A. where among other accomplishments, his leadership achieved 39% market share in the State of New Mexico in home equity loans within 18 months; doubled total dollar loan sales per branch and increased customer households by 34%.
- ◆ Chairman and CEO of Bank of America Texas, N.A. where he restructured the entire company into a sales-driven organization. Ron developed and implemented a "total relationship selling" concept and a focused "outside the branch" sales force in business banking, commercial banking, cash management, and CRA related loans. The results included increased market share from 1% to over 10 % in business banking deposit customers and over \$1.2 billion in commitments in commercial banking.
- ◆ Consultant for the World Bank and Bank of America on projects in Russia and Turkey.

Daniel E. Grow

Dan has a highly successful record of increasing the profitability and growth of businesses that are experiencing dramatic market challenges. Dan has over 25 years of banking and consulting experience during which he has developed a process and a discipline that helps businesses exceed their goals and objectives. Dan's experience includes:

- ◆ Senior Vice President, First Republic Bank, a private business bank with offices in New York City, California and Nevada. He developed and implemented a sales, marketing and product development process that resulted in deposit growth exceeding 20% a year for six years (from 1.2 billion to 4.3 billion). Checking account growth exceeded 50% a year for six years.
- ◆ Executive Vice President and Member of the Board of Directors, Bank of America Texas, where he was the division chief executive for business banking and mortgage banking. He increased the bank's business banking market share from 0% to 1.2% in two years and increased mortgage banking sales by 32% a year.
- ◆ President of Domingue –Grow Associates, a nationwide sales and service consulting firm. During the six years that he was president, the firm's major clients included Citibank, Bank of America, Deloitte & Touche CPAs, IBM, First Interstate Bank, Wachovia Bank and the Bank of Ireland.

“A.C.T. for Business Banking Sales Success” Outline

The following modules form the basis of a highly customized program. The first two sessions are required. The remaining are delivered over time as needed, depending on the profile of the participant group.

The program begins with a consultation between the program facilitator and the business banking manager who communicates sales goals for participants. Participants attend the first two sessions and begin to apply the new techniques to achievement of their current sales goals. Participants are monitored and receive coaching and feedback as needed. Additional sessions are customized and delivered, and monitoring and coaching continue until the techniques become “the way we do business.”

Session 1. Forecasting Sales

The entire business unit – from calling officers to senior management – learns to forecast results, hold individuals accountable for success and implement corrective actions to meet goals.

Session 2. Identifying and Prioritizing Clients and Prospects

Calling officers learn to maximize time spent on prospecting, thus increasing their individual sales success ratio. They increase skill in building relationships and obtaining a stream of referrals from current clients and centers of influence.

Session 3. Preparing for the Initial Sales Call

Calling officers learn to achieve maximum positive impact by skillful advance-structuring of the sales call.

Session 4. Executing the Initial Sales Call

Calling officers learn to achieve their call objectives by applying a proven step-by-step process.

Session 5. Preparing for Second Appointment

Calling officers learn to develop specific, succinct and customer-targeted proposals that differentiate your bank from the competition.

Session 6. Executing the Second Appointment

Calling officers learn to confirm a trusting, client-focused relationship leading to additional bank business.

Session 7. Following-up: Strategy and Next Calls

Calling officers learn to leverage current relationships to obtain additional business and referrals. They learn how to lock out the competition and turn clients into supporters.

Interim Sessions

Participants apply the tools and techniques and work toward meeting and exceeding sales goals. They receive monitoring, coaching and targeted feedback as needed.

How to Contact Biagi Management Group

For additional information or to answer your questions about how BMG can serve your bank, please contact:

Ron Biagi, Principal

t: 214.244.2101

e: ronbiagi@sprintmail.com

www.biagimanagement.com