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# IDEABRIDGE



**Bank Sales Training &  
Sales Management Programs**

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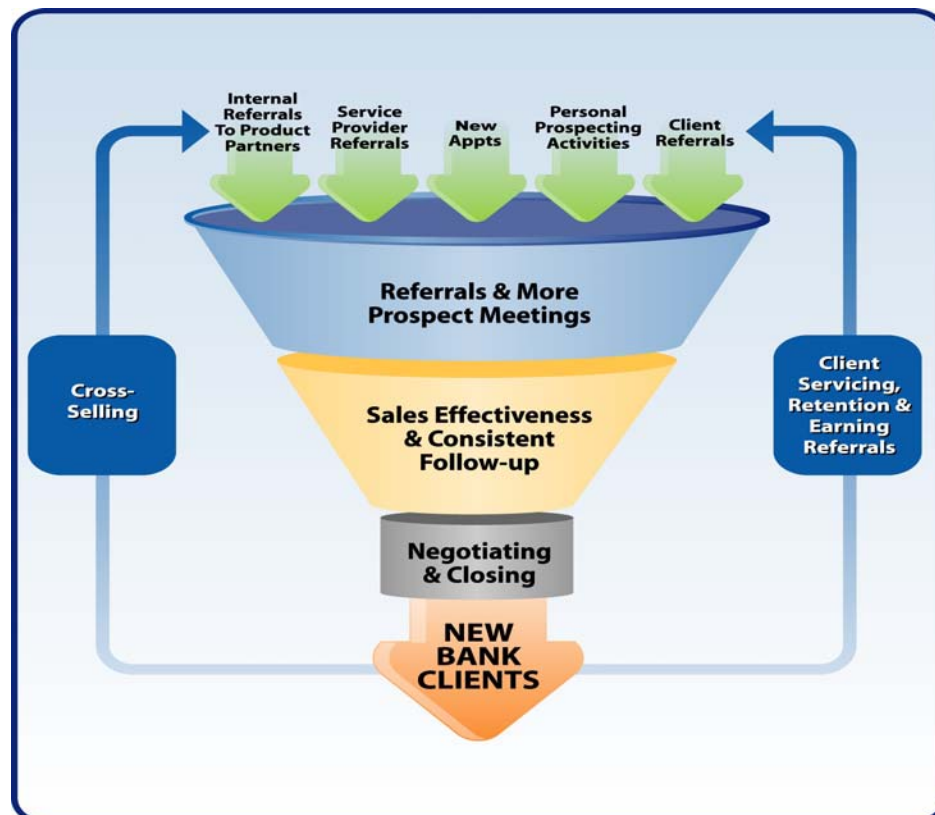
## Sales Training

Our bank sales training programs are based on the activities and disciplines that have been proven to consistently deliver results. Since sales people are more focused and engaged when they are working from a plan, we work with participants to custom-tailor a sales blueprint that works with their unique personality, style and comfort level. Bankers using our proprietary systems, tools, methods and process have developed literally hundreds of millions of dollars in new commercial loans, deposits and services.

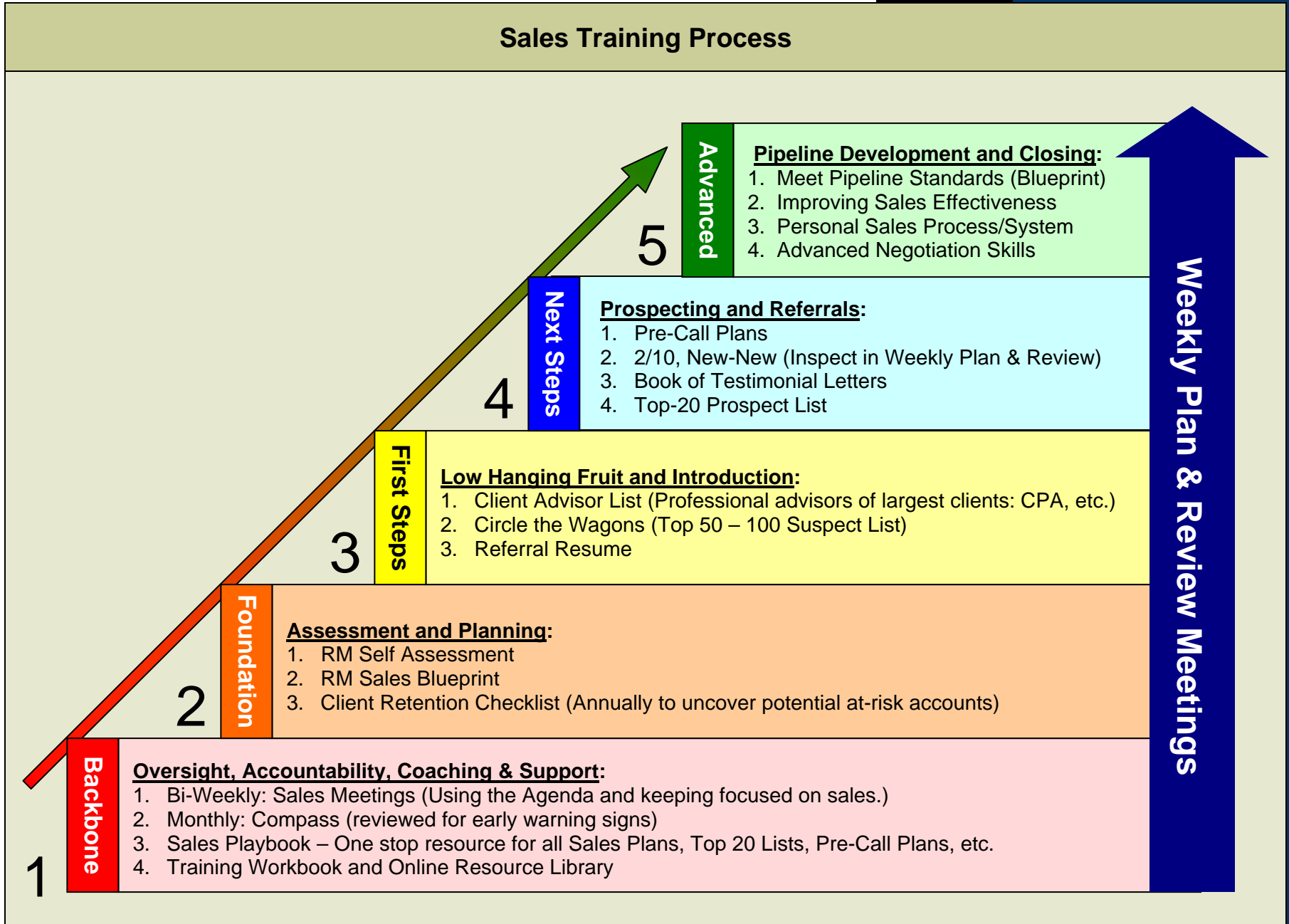
# SALES TRAINING

## SALES TRAINING MODULES

- Sales Planning & Pre-Call Planning
- Developing Your Market Position & Message
- Client Referrals and Cross-Selling
- Generating Internal Referrals
- Prospecting and Appointment Setting
- The Sales Process & Funnel Management
- Maintaining Prospecting Momentum
- Following-Up And Staying In Touch
- Improving Sales Meeting Effectiveness
- Proposing, Negotiating & Closing



## Sales Training Process



Weekly Plan & Review Meetings



## BANK SALES TRAINING: OVERVIEW

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### **Program Summary:**

We are discussing an initiative and / or training program to improve the sales effectiveness and results of your bankers that have production goals and cross-selling objectives. Some of the key measurements to evaluate the ultimate success of this initiative would likely include:

- An increase in the average number of new bank clients (in target markets, target size and target profit levels)
- An increase in the *effectiveness* (as measured) of business development activities (initial prospect calls, referral source calls, etc.)
- An increase in cross-selling results
- An increase in the level of professionally-sourced new business referrals
- A high rate of adoption and level of program satisfaction of the participants, their managers and the program sponsors
- An increase in the number of profitable products cross-sold into each client relationship (PPC)

IdeaBridge would introduce, develop and reinforce a common business development vocabulary and principles across multiple offices and regions such that everyone will be using familiar terms, systems and sales processes. We will also assist your managers in developing a common platform from which to manage the entire sales process.

To insure a measurable impact from this initiative, we would encourage each participant as well as the program sponsor to set minimum aggregate program objectives for this year and the next. We would also encourage all participants to set minimum productivity, acquisition, cross selling and conversion rate goals (over baseline levels).

### **Key Success Factors in Sales Training Success and Sales Culture Initiatives:**

The successful implementation of any cultural change initiative or sales management program is largely dependent upon the work we do with the managers, not just the staff. Ultimate success (defined as increased activity levels, improved conversion ratios, incremental new business and increased profits), will depend largely on a program and an ongoing sales process that:

1. Is modeled and supported and at the top by the managers of the participants
2. Is embraced by the participants
3. Is flexible enough to incorporate one's individual style, personality and comfort level
4. Is simple in design and implementation such that all of your people can easily understand what to do, when to do it and how to do it
5. Is consistently reinforced with our personal contact, coaching, face-to-face meetings and our proprietary monthly accountability "Compass" to track both efforts, progress and results
6. Is sustainable and one that will maintain momentum long after the conclusion of our formal training program

Gaining buy-in from the participants is an important aspect to a successful implementation; one way to do this is to allow participants the flexibility to use what works for them while concurrently layering the best ideas and methods that have proven to work for banks in your markets as well as around the country.



## BANK SALES TRAINING: OVERVIEW

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Ultimately, the individual must incorporate those ideas that are most appropriate and comfortable for them; an unnecessarily rigid program is bound to deliver sub-par results.

Once a program is custom-tailored to an individual's unique style, it's vital that they get consistent reminders, support and follow-up accountability to ensure that they actually begin to use these techniques with their clients, referral sources and prospects. Finally, all participants must commit at least five (5) hours every week on the program's highest leverage, highest impact activities that are irrefutably-proven to work at developing new bank business and which the participant is most comfortable performing.

Without a consistent focus on simple, fundamental prospecting and sales activities, any program or cultural change initiative is bound to fail. More than any program workbook, seminar or delivery method, it is the ongoing follow-up, the personal coaching and the manager's ongoing support that will largely determine the ultimate success of any sales culture transformation and sales training initiative.

This has proven to be the winning formula for achieving sustainable results for banks. Now let me explain how we deliver this proven formula.

### **Flexible Training Process, Not rigid Systems:**

Our work is almost exclusively with banks and financial services companies in local markets, in western states markets, nationally and even abroad. We see what works, where it works, and why it works in one market, and maybe not in others. When we find anything new that has the potential to work better than our baseline programs, we incorporate the technique into our toolkit of tactics and menu of options for participants.

We do not represent any particular sales system and are not bound to represent any particular sales management company. Rather than being tied to one particular "system" we are totally independent. We constantly scour the world's best sales management ideas, techniques and practices. We adopt the world's best sales training and sales process management practices, constantly updated, and allow the participants to custom tailor the ideas that work best for them and fit with their comfort level and personality.

We have consistently found that in order to gain lasting commitment to the sales training process, we must recognize that people are different and they need the flexibility to incorporate what they already know with the new ideas we bring; this is the only way to get sincere and lasting buy-in and ownership. *Beyond a base level of common program methodology and standards, we work privately with each participant to custom-tailor a plan that works with their unique personality, style and comfort level.*

### **Program Pricing Philosophy:**

All of our programs and services are quoted on a fixed-price basis to ensure that there will never be any surprises or unexpected add-ons or up-sales. We have never charged an hourly fee and we do not work from retainers. 100% of our programs are based on a fixed price format and never involve ups, extras or hidden charges or fees. Our clients can rest assured that once they commit to a program fee schedule, IdeaBridge will stick to it.





## BANK SALES TRAINING: OVERVIEW

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### **Industry experience and credibility is a significant differentiator with participants:**

John Callos will be the project lead for this program; there will be no mid-stream switch. This is an important fact and critical differentiator because participants are much more comfortable and rapport is rapidly built, when they are dealing with someone who understands their industry, has actually sold bank products, managed banks and sat at their desks struggling with the same issues they are going through. John has worked exclusively in the banking industry for over a quarter of a century.

IdeaBridge is focused nearly exclusively on banks; this focus gives us access to the industry's best ideas and also helps build immediate credibility with those whom we work. The result is that participants pay very close attention because the training is based on what works in the real world, at the street level, for bankers just like them. The typical skepticism and defensiveness toward those who haven't spent their career in this industry, is eliminated when John Callos is leading the training. In short order, the participants have a crystal clear understanding that our programs are based on what has been proven to consistently produce sales results for bankers. Further, our training is always buttressed by recent stories and examples we've experienced in our work with bankers across the country. These real-life, in-the-trenches stories of triumph and sales success make a dramatic difference in the level of engagement and key concept retention of the program participants.

### **Our Training Methodology:**

Our experience in working with nearly 1,000 bankers has conclusively demonstrated that the greatest training value is obtained when participants actually retain and confidently use what they were taught. The key to retention is repetition over some period of time; lasting results can never be obtained from one-time motivational pep talks, CDs or TeleTraining alone. There must be an element of personal, consistent follow-up and contact. There must also be accountability to ensure that people are actually using the training and modeling in the field (on sales calls, client calls, prospect calls and referral source calls) what they've learned in the classroom and workshop training sessions. Without individual coaching, consistent follow-up, reinforcement, accountability and oversight, results will prove elusive.

Therefore, regardless of the curriculum or program, we stick to a proven training methodology that includes a series of workshops, assignments, proprietary tools/templates/forms/surveys/assessments, personal coaching, individual telephone follow-up and the banking industry's only online accountability Compass system that is followed-up by phone, email and in person visits. Our typical engagement lasts at least six months, but more typically spans 12 – 15 months with additional quarterly follow-up thereafter.

To ensure that results are obtained, we have developed a proprietary accountability tool that is a customized plan of action for each participant. The plan is reviewed monthly and participants are contacted when their results fall behind plan. Hundreds of bankers around the country are currently using our proprietary process of accountability. We developed the tool and are the only people in the industry who use such an accountability process (we own the technology and the process). The monthly results can be compiled, aggregated and reported directly to the program sponsor. This tool, along with our monthly follow-up, has become a key differentiating factor for positioning IdeaBridge as experts in achieving measurable sales results for banks through our training, sales culture initiatives and accountability process.



**BANK SALES TRAINING: OVERVIEW**

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**Our Typical Approach:**

Our first order of business is to make certain that we are a good fit to work together. Part of that assessment will be a candid discussion about your expectations and goals. If the goals, or the timeframe for their achievement are unreasonable and depend too much on lucky breaks and good fortune, IdeaBridge will politely pass on the opportunity. We've worked extremely hard to build a stellar reputation for consistent results, and therefore will not accept projects or assignments from any group that has unrealistic expectations. If nothing else, we can help ground you in the current reality of how difficult many change initiatives can be, how resistant to change many bankers can be and how stubbornly irrational other banks will be when it comes to them trying to hang onto the clients that we are trying to woo over to your bank.

There is no 'silver bullet.' But there are certainly methods, tools and processes that are best in class and can be readily-executed by bankers of average intellect and drive. But the key success factors again, are consistency of utilization and management support for the new expectations. We will need to be clear about all these items before we agree to move forward with any project work or training.

If we decided to move forward together, the format for a typical program usually involves an initial assessment, rollout plan and agreement with the program sponsor as to all the specific initiatives and training program elements they want to include in order to quickly build momentum and sustain ongoing results.

We would enjoy answering any questions and providing a review our materials, tools, program content and overall process. However, until such a meeting is scheduled, let me just briefly outline some possible program elements we'd typically discuss:

1. Interview well-known Rainmakers throughout the bank to learn what's already working very well. (It's always easier to get buy-in when people see that we are supporting and leveraging what's already working well with their peers throughout the bank).
2. Review reports, tracking tools, conversion rates and results in your key markets
3. Interview the key program sponsors to outline exactly what the measures of success will be and to explain the level of support that will be required to ensure success
4. A pre-course introduction, assignment and survey
5. A program workbook
6. A kickoff workshop
7. A follow-up workshop (approximately 45 - 60 days from kickoff)
8. Ongoing training modules and updates on a 3 – 10 week rotation depending on the bank's program selection
9. A private coaching session with each participant (or with the Managers, or both, depending on the program selected)
10. Monthly individual telephone follow-up with each participant to reinforce program content and offer assistance of any kind
11. A monthly, custom goal setting and accountability Compass to track results
12. Unlimited phone coaching with all participants for the program's duration plus an additional three - six months following completion of the program
13. A six month review of best practices (workshop format)
14. Quarterly follow-up meetings with program sponsor and managers
15. Tracking against success metrics that were established at the program's initiation
16. Tracking against pre-program performance benchmarks
17. Other elements as we mutually determine prior to the start of the project.



**BANK SALES TRAINING: OVERVIEW**

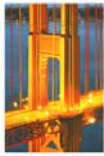
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**Here are some additional points for your consideration:**

Our vast experience with bank-sponsored sales training initiatives has provided us with unique insight as to what works best in training bankers, what doesn't work well and why. Based on this experience, we've developed these training axioms to guide people through the decision process:

1. The most important element in implementation of the program is not the initial training event or the amount of the content, but rather, the ongoing management and coaching of the participants and those people that the participants are expected to supervise. Further, we must work with your managers to ensure that they learn how to have those difficult, but necessary, conversations with their subordinates who are dragging their feet, engaging in subterfuge or just not performing to expectation. Helping managers learn to communicate with their subordinates in a productive, effective and caring way is an important part of our program. Our 360-degree surveys of bank executives consistently indicate that the leading issue subordinates have with their managers is their ineffective communication style. The number-one issue that executive bank management tends to have with their managers is that they are not dealing promptly or effectively with non-performers. These communication themes have remained the top issue for our bank clients in over 68,000 survey questions. We believe that any training program that does not include content on how to coach subordinates on tough performance issues is incomplete.
2. The program must be simple. Anything that requires the participants to constantly refer back to a complicated program methodology to decipher the process, will not work because people will not take the time to study and review the materials. Sadly, these are the new time constraint realities that most management teams don't understand. Your people, and those whom they lead, are experiencing a time management crisis; this is a fact most fail to consider. Working harder is not the answer. That's why we spend so much time on proven "high-leverage, high-impact activities." Then, we boil down the process so that it's easy to understand and simple to communicate. Less than 15% of all participants will ever go back and review their workshop materials without pressure from their manager (or us) to do so. They claim that they simply don't have time.
3. People rarely respond well to a rigid training program and process that does not allow for adjustment and tailoring to their personal style and comfort level. That's why we invest so much time in the private coaching sessions (Managers and even participants at the bank's option) to help people develop a plan that fits their unique style.
4. A large percentage of relationship managers bristle at the mention of sales and reject any kind of sales training. It's the unique and rare relationship manager that embraces the opportunity to use new sales techniques in the field.
5. Most managers will not consistently support and be role models for what they have learned in sales training classes, largely because they are not comfortable selling or asking for the business themselves. We believe that sales process and sales management training is more valuable than just sales training alone.
6. Despite training, incentives and severe consequences such as elimination of bonuses, most relationship managers will revert back to whatever sales method is most comfortable for them and fits with their own personality and natural style, despite the classroom training they received. That's why we must really help them find their voice, their style and then inject those proven sales and prospecting activities that complement their style, personality, comfort level and professional self image.





**BANK SALES TRAINING: OVERVIEW**

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7. Consistent success in selling requires certain innate talents; training and desire alone are not enough. Putting bankers through a sales training class has never been proven to yield a permanent increase in sales productivity unless their immediate supervisor is strongly supportive of selling. Lukewarm compliance and simply going through the motions just won't cut it; we need managers who are passionate advocates committed to this program. That's why we start all significant sales training programs with an initial meeting with the managers of the participants; we must first impress upon them their personal responsibility for the success of the program. No amount of program content or banking best practices can ever compensate for a manager that's dragging their feet, resistant or negative about selling. More than anything else, if we do not have the support and buy-in from the managers, the program will struggle and results will prove elusive.
8. Most bankers lack the talent and initiative to independently achieve acceptable business development results predictably over time. The manager's coaching, encouragement, and follow-up are the leading predictors of success.
9. A Gallup study of over 250,000 sales people and 25,000 sales managers supports our internal findings that the highest performers use a variety of sales approaches and styles. Even within the same company, many different sales approaches are used by these top performers. In fact, if all the top performers were forced to use a single sales style, many of them would cease to be top producers, would get frustrated and quit. Gallup's conclusion: No one style is best. Gallup's study supports our consistent findings: The bank must be flexible enough to allow people to adopt the ideas and techniques that best fit their personality, style and comfort level. Otherwise, while they may do fine in a classroom environment and will do fairly well parroting back responses, they will not maintain these techniques on a sales call. This bears repeating: despite what they learn in training, if they are not comfortable using the techniques in the field, they won't! Therefore, we pay particular attention to helping people leverage what they already do well and then layering-on only those ideas and techniques that fit with their style, personality, comfort level and skills. This can only take place in the safe environment of a private coaching session where we carefully match their skills with proven methods.
10. It's been proven time and again, that better results will be predictably obtained by having people focus on what they do best. Conversely, *predictably poor results* will be obtained when people are forced into rigid compliance to do those things that they are not comfortable doing or those things for which they have no innate talent. This is especially true of bankers forced into a rigid program of sales scripts and memorized responses to common objections.