

EXCERPTS

(YOUR ORGANIZATION'S NAME)

**Keep It \$imple and \$uccessful
(K.I.\$.\$.)**

Branch Manager's Kit

Manager's name _____

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Introduction to K.I.\$.\$.

About K.I.\$.\$.

Keep It Simple and Successful (K.I.\$.\$.) is about sales results. It provides the tools and practices branch managers and employees need to successfully set, meet and exceed performance goals. It promotes common tools, tactics and sure-fire coaching techniques so employees can continue meeting their goals long after the formal program ends.

K.I.\$.\$ principles and key sales behaviors are the result of years of managing, training and coaching branch personnel to become the best in the business. In the past 20+ years, more than 100 financial services institutions of all sizes have used the K.I.\$.\$ process to meet and exceed their sales goals.

Years of front-line managing and consulting in the financial services world have demonstrated that if this training is introduced and implemented with a positive attitude and energy, and followed up with effective coaching as described in this guide, the training will be a success and sales will increase.

As branch manager, your role is key to the success of the K.I.\$.\$ program.

Target audience

K.I.\$.\$ is for all branch employees, both new and current.

- Introduce K.I.\$.\$ to new employees during the first two months of employment.
- Introduce K.I.\$.\$ to current employees at any time.

What's included in the K.I.\$.\$ program

There are two elements:

- Three self-paced booklets containing information for employees to read and associated exercises to think about and complete. The booklets explain sales concepts in simple language. They include real-world examples, sample scripts and job aids. As employees complete each booklet, you will schedule time to debrief what they've learned. Debriefing checklists are included in this kit.
- Ongoing coaching to accompany the booklets. On-target, ongoing coaching is the most important part of the program. This guide contains sure-fire coaching tips and techniques you will not find in any other sales training program.

Suggested timing

Following are the three booklets and the suggested times for completion.

Booklet	Time to complete	Employee completes by
1. It Takes a Village: Getting It Right from the Beginning	30 minutes	1 st week of program
2. Product Greetings, Customer Cues and the Formula for Sales Success	60 minutes	2 nd to 3 rd week
3. Tickler System and Follow-up Actions	60 minutes	5th week or sooner

Getting started

Prior to presenting the booklets

- Download the Word files** that contain the Branch Manager’s Kit and the three K.I.\$. booklets for employees.
- Customize the Word documents** with one or two minor changes to the booklets. (If you do not know how to perform this function, ask for assistance from an administrative person.) Using the simple find/replace function of your word processor:
 - Change every instance of (YOUR ORGANIZATION’S NAME) to your organization’s name.
 - If needed, change position titles to match your organization.
- Read each of the three booklets.** Answer the questions, and complete the exercises. Your responses provide your branch-specific “answer keys” for your debriefs with employees.
- Review the Debrief Checklists** (see the next section) so you are prepared for the discussions and role-plays you will conduct with your employees.
- Take aside your best employee** and have him/her work through all three booklets. Debrief with this employee just as you will with the others – including setting up and demonstrating the tickler system. In this way, you are not alone in selling the program but are enlisting support from a star performer.

When you’re ready to begin

- Make a photocopy of each booklet for each employee.
- Introduce K.I.\$. whole-heartedly and enthusiastically. Explain why the program is so vital to the branch and employees. Benefits to employees are: It will help them meet their goals and ensure a successful career path in this industry. These are skills that will lead to success in any job in any industry.

Keys to branch sales success

5 things branch employees must do to be successful

1. Read the three booklets, complete the exercises and activities as directed and debrief them with the manager.
2. Use product greetings every day, while listening for customer cues and watching for non-verbal cues.
3. Use a tickler system and scripts with powerful benefit words for the 1 to 2 customer calls a day.
4. Out of the customer's view, post product greetings and a list of customer verbal and non-verbal cues. Include the tickler system and script for follow-up calls.
5. Develop an individual action plan encompassing the above 4 actions with **A x F = \$** and then follow it.

5 things the manager must do to be successful

1. Read the three booklets and complete the activities as directed to create the "answer keys" for this branch.
2. Enlist support from your star performer(s) by putting them through the booklets, activities and coaching first. They will help you support and model the program.
3. Set up a manual or electronic tickler system for each sales employee.
4. Make coaching your #1 management priority. Coaching includes effective role modeling, "walking around" monitoring, and providing targeted feedback.
5. Accept no excuses from your team for failure to follow the "5 things branch employees must do" above.

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K.I.\$.\$. **Coaching Checklists** **for Booklets 1 - 3**

Checklists for Booklets 1 - 3

The following pages contain the coaching checklists you will use to debrief activities and monitor results. They also contain specific coaching actions you will take to ensure that employees are practicing what they've learned.

Additional coaching tips and tactics are listed in the next section.

Sure-fire results through sales coaching

To achieve desired sales results, you need to spend **up to** 33% of your time in a coaching mode. (The best managers in the financial services industry spend this amount of time coaching.)

When you coach you must:

- Role model the behaviors you want employees to practice
- Observe employees executing the action
- Debrief your observations with employees, providing both supportive and corrective feedback.

These activities must be ongoing because coaching is not a one-time event. It should be continuous with every employee both during and – most importantly – following formal training.

Checklist for Booklet 2 – Product Greetings, Customer Cues and the Formula for Sales Success

Activity	Action
1.	Ask the employee to answer the Practice 1 questions without referring to written notes.
2.	Discuss the top priorities for branch sales this month. Ask the employee to describe the benefits that he/she will use to sell the those products to customers.
3.	<p>Ask the employee to say product greetings to you as if you were a customer.</p> <p>Check for benefit words, and offer advice on product greetings you or others use successfully.</p> <p>Compliance note: <i>Not just in training, but in everyday business, review and approve every product greeting for every employee to ensure that the greetings meet all compliance regulations.</i></p>
4.	<p>In debriefing Exercise 4-A, share your own experiences and techniques for conversation starters and rapport building.</p> <p>Role play with the employee by saying common customer statements and giving verbal cues that are common for your branch. Ask the employee to provide the best response in each situation.</p>
5.	Use and be heard using product greetings for every customer interaction, both face-to-face and by phone. Hearing the manager using product greetings is the most powerful endorsement of the process. Even the most timid employees will begin using product greetings when their managers are leading by example.
6.	<p>Show the branch sales goals to your employee.</p> <p>Explain how the branch sales goals relate to the actions and frequencies of actions the employee takes on a daily basis.</p> <p>Discuss the Example Sales Action Plan. Help the employee figure out how to:</p> <ul style="list-style-type: none"> – Develop product greetings for each product – Post product greetings on the desk or behind the teller window – Post non-verbal cues and non-verbal statements as reminders – Use product greetings with every customer – face-to-face and by phone.

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Additional K.I.\$.\$. Coaching Tools & Tactics

What keeps employees from succeeding

Generally, there are only four reasons why employees neglect the actions:

- a) They lack confidence
- b) They dislike the change
- c) They don't have the skills or knowledge
- d) They don't take the actions seriously because managers don't model and reinforce the actions.

Reasons a) and b) can be overcome by individual coaching and your role-modeling of the correct actions.

Item c) can be overcome by coaching employees slowly through all three booklets, repeating exercises and debriefs to ensure they understand and practice correctly while you observe.

To overcome item d), follow the K.I.\$. tools and tactics as described in this Branch Manager's Kit, and take the actions described in the coaching action plans.

K.I.\$. secrets to success

1. Your commitment and follow-through on coaching will determine whether the K.I.\$. program – or any sales training program – is a Super Bowl winner or an “also-ran.” First-rate coaching includes:
 - Consciously modeling and practicing the behavior you want to see in employees
 - Following up on identified areas of weakness with individual employees
 - Making coaching employees a priority every day. Take time to model exemplary behavior, observe, provide both supportive and corrective feedback and track sales progress.
2. Turn branch meetings into interactive sessions in which employees work in teams to develop new scripts for follow-up calls. Ask two employees to role play a follow-up call, and then debrief by asking observers to note what went well and what could be improved. Use branch meeting time for employees to update their action plans and then present their plans to the large group. Use materials from the K.I.\$. booklets to review key points of selling success.

3. Make time to answer employees' concerns/questions. The booklet activities provide an easy way to open discussions about issues that are vital to successful selling. What's more, at future meetings you can use the same questions and activities as reminders of best practices.

.....(**continued in Manager's Kit**)

Tracking progress

6. Spend at least 15 minutes a day "managing by walking around," listening to follow-up calls, observing product greetings and checking on employees' tickler systems to ensure that calls are being made. All of these activities must be done in a positive and supportive manner. You want everyone to be a winner.
7. Use employees' action plans as coaching tools. When an employee is not performing agreed-upon actions, review the action plan with him/her and ask why not. See "Objections" on page 12 for suggested responses.

.....
.....(**continued in Manager's Kit**)

Individual employees coaching model

If you merely debrief and never role model, you are not properly coaching. You will lose credibility with your team, and the branch will not meet sales goals.

Actions: Coaching individuals with role modeling, monitoring and targeted feedback

Frequency: With each employee, once a week for at least 5 minutes.

Steps:

- Work alongside the employee, observing the follow-up calls and product greetings
- Take notes so you can remember key points
- Follow immediately with a quick coaching session
- Be prepared with open-ended questions (see below)
- Always find something to compliment.

Following is a list of suggestions for your debriefing with front line employees. You can use these for either individual or group debriefings.

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.....(*continued in Manager's Kit*)

Employee objections – and how to respond

When you can overcome the objections, you can make the sale. This is as true for employees as it is for customers.

Objection 1: *Employees will complain about the K.I.\$.\$. program.*

Solution: Re-explain the benefits and also tell them the program is mandatory. Employees will make their own choices. This may cause turnover when branch employees who are unwilling or unable to perform to the new standards elect to resign rather than stay with the program.

Objection 2: *Employees will complain that on the 1st, 3rd, 15th, 30-31st, the day before or after holidays- that the branch is too busy with customers to make out-bound calls.*

Solution: Point out that this leaves 16 days a month to make their 1 to 2 calls per day, plus their make-up calls from the dates above. In addition, watch foot traffic on the less busy 16 days. In 99% of those days, there will be times when branch employees outnumber customers. At those times, remind employees not involved with customers to review their tickler systems and take to the phones.

Objection 3: *Underachieving employees will say that on their busiest days they are too busy to use product greetings.*

Solution: Explain that a product greeting takes only 1 to 2 seconds and does not back up the line. In fact, product greetings can be delivered in the middle of transactions while waiting for some other process to complete. Tell employees, “No excuses, you **MUST** use a product greeting with every customer on our busiest days because that is when we have the most customers.....”

..... **(continued in Manager’s Kit)**

Are you ready?

This is a unique sales training program. Unlike most, K.I.\$.\$. gives you the steps A-Z to increase your branch sales. It also provides the coaching actions you need to take – even responses to employees’ objections!

Now, success is up to **YOU**, the branch manager. The more and the better you coach, the greater the number of sales your branch employees will make. It’s as simple and difficult as that!

If – after reading and trying the techniques and tools – you encounter problems in the delivery or roll-out, contact the sponsor of this program.

Good luck and good coaching!