

FOR: Bank Sales Teams

Call Plan Template for Generic Professional Practices

1. What is your long term “strategy” for this customer?
 - a. Build **wallet share** through understanding of the current and long-term needs of the business and the business owner. I will accomplish this by spending time understanding the business and positioning myself as a resource for “ideas” and “expertise.” Bring over 8 product categories in 18 months.
 - b. Spend time learning and understanding the industry in which the business operates.
 - c. Use any opportunity (personal or business) to build the relationship.
2. What is your objective for this call?
 - a. Identify, at a minimum, one sales opportunity that results in a next appointment.
 - b. Demonstrate my knowledge and understanding of some of the key issues in the business owner’s industry.
 - c. Understand history of the business.
 - d. Understand current business objectives.
 - e. Understand the 3-year view.
 - f. Understand how the business operates, its specialties and types of services offered.
3. What is your strategy for attaining your call objective?
 - a. Get them talking early in the call.
 - b. Demonstrate a degree of industry experience by talking about some of the key industry issues and the homework you’ve done on his business. (First Research, information from business owner’s web site, news articles, etc.)
 - c. Compare the current business operations with the 3-year view. How will his business operations and financial needs change? How can we help?
4. Build the questions you will ask to identify and develop the needs of this business owner.
 - a. “I’m curious, how did you first get involved in this type of business?”
 - b. “How did you get the experience and know-how that enabled you to get started?”
 - c. **If they have been in business more than 5 years:** “Many businesses fail in the first few years, what was your key to success? What got you through those tough years?”

- d. **If they have been in business less than 5 years:** “What do you see as the biggest challenge in growing your business?”
 - e. “As you look at your business today, what area of your business do you spend most of your time focusing on?”
 - f. “It always fascinates me how a professional firm tweaks and fine tunes its practice. How are operations different today compared to say five years ago?”
(The response will give me a chance to explore day-to-day operations and ask questions about operation’s details. This may reveal current or future financial needs.)
 - g. “As you look down the road 2 or 3 years, where do you see yourself, where to you see your practice?”
 - h. “Within your practice, do you have any specialties or niches?”
 - i. “I’m curious, who or what would you describe as your primary competition?”
 - j. “Some of our clients segment their customers, for example by type of client, by profit, or by revenue. Do you use a segmentation process or a profile for a ‘typical’ customer?”
 - k. “What are some of the biggest challenges you face in your practice?”
 - l. “One of the biggest issues we face in our office is attracting and retaining quality staff. Is that a problem for your business? How do you do it?”
 - m. A few minutes ago we discussed your 3-year business objectives. As you move toward the 3-year objectives, how will that impact your business operations?
 - n. “As you look at the possible changes **(list the changes)** in your business operations, how do you see those changes affecting your financial operations or financial needs?”
 - o. **Summarize the needs then ask**, “Which of these financial needs would you describe as your highest priority?”
 - p. “We would like to help **(state his highest priority)**. **Now offer a possible solution by saying** ”Here’s what I’m thinking. . .” **and then asking** “Would that help?”
 - q. “Here’s the next step... Can we set that up now?”
5. List two objections that you anticipate during this call. How will you address them?
 - a. **“You’re the third person I’ve dealt with at you bank.”**
“Always working with someone new can be frustrating. Has the turnover created specific problems for you? **(Listen to the response.)** Again, one of my primary objectives for this meeting is to get to know you and your business on a one-to-one level. As we move forward, we’ll use a team approach — we’ll make it a priority to introduce you to other members of our team. By having multiple contacts at the bank, you’ll always be able to get the help you need.”
 - b. **“You do not seem to be competitive on price.”**
“Getting a competitive price is important. While it would be difficult for any business to say it always has the lowest price on every single product, I think you will find our products are priced competitively more often than not. However, what really differentiates us is our commitment and expertise in working with business owners. For many customers, this has been the key to our long-term relationship, even as prices rise and fall.”
 6. What is your “next step” for this account? How will you ask for it?
 - a. Follow-up on any personal or business need that comes out of the call

- b. If there is no immediate need, ask to meet again within 3 months to discuss future needs that came up in the call.

