



Small Business...

Finding, Touching, Partnering



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Small Business – Products or Process

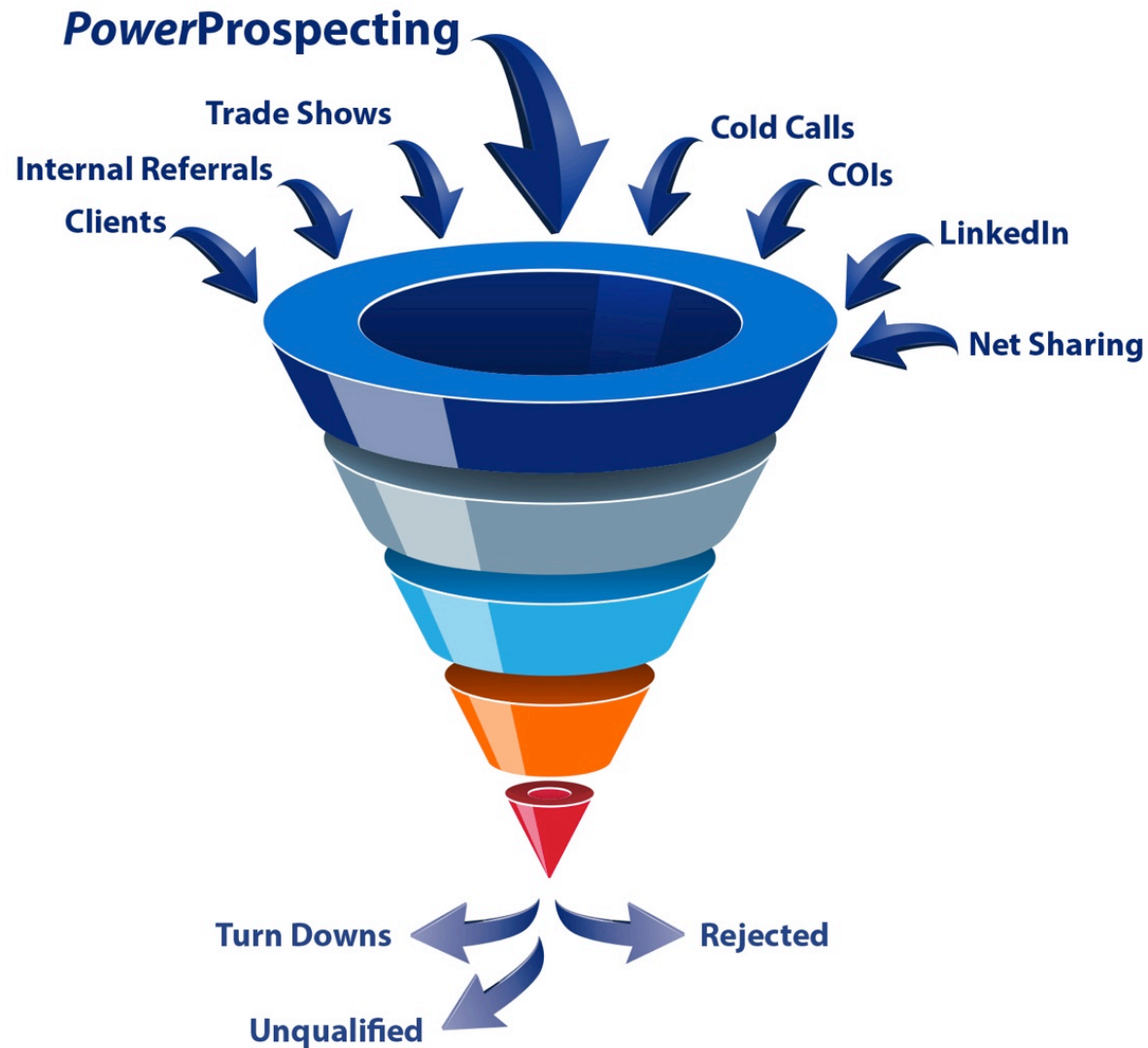
Is it better to sell what you have or what small businesses need?

- Some Smart People in Small Business
 - Bob Neuhaus, J. D. Power
 - Charles Wendel, Financial Institutions Consulting
 - Dave Kerstein, Peak Performance Consulting
 - Tony Hughes, RSVPSelling
- Don't forget our Virtual Learning Lab, *What's the Deal With Small Business*
at smandh.com

Logo Day – Becoming BankerPreneurs

- Bankers have a criteria for new business
- Bankers pick 15 prospects
- Bankers copy and paste 15 logos on one sheet of paper
- We hang them up and do a trade show (everyone looks at everyone's)
- List is winnowed to 12 through duplicate elimination etc.
- Prospects are prioritized 1 through 12
- Plans are made as to HOW to reach them
- Bankers meet with managers to discuss prospecting approach
- Managers work with bankers throughout the year
 - Shining a light on the process
- Results
 - 20 bankers, 240 prospects, 50% close rate, 120 new clients, average loan size \$750,000 = \$45,000,000 new loans

Prospecting Funnel - After Logo Day



Deposits or Clients

Focus on the client and you will always have business

- Get list of top DDA and total depositors. There is gold in current clients
 - One client did their top 25 by branch
- Review the list and look at the industries it represents
- Get a list of those industries in your marketplace that mirror your top depository clients
 - Sales Navigator helps you do that in real time
- Makes calls asking questions about how they manage their cash
 - Not a product pitch on opening a new checking account
- Bring Treasury/Cash Management into the mix as you questions and solutions partner
 - Hire more TMOs. You need them
- Are DROs (Deposit Relationship Officers) in your future?
- Sales managers - run some skill builders about questions to ask to uncover Managing Cash and Managing Money Day to Day needs
 - Follow up with one on ones and coaching
- Get branch managers out calling on current clients.
 - Cross solving to more client needs helps bring in more cash.
 - You won't believe the missed opportunities that exist with current clients

One Bank's Small Business Success

Branch Manager Bootcamp – Five Days of Intense Focus

- Day One
 - Partner Presentations/Updates
 - SM&H – Foundations of Resource Management
- Day Two
 - Making Discovery Calls
 - Two appointments set with current clients
 - Manager bring information about them to class

One Bank's Small Business Success

Branch Manager Bootcamp – Five Days of Intense Focus

- Day Three
 - Coaching Clinic
 - Managers of Branch Managers
- Day Four
 - Joint Calls
 - No products, no bank information, just questions
- Day Five
 - Webinar Debrief
 - Successes, behavioral challenges, next action steps



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