

2021

MGA CONSULTING GHANA LIMITED

PLANNING FOR SUCCESS SALES AND MARKETING PLAN - 2021

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EXECUTIVE SUMMARY

The sales and marketing plan presents a go-to-market strategy designed to set up the MGA sales and marketing team for growth. It presents detailed step by step strategies to manage sales, marketing and business development processes in the organization.

MGA as a market leader with enormous technical capacity, MGA through this plan is positioning itself to consolidate and extend its market share within the insurance broking space.

The plan proposes marketing strategies aimed at developing the MGA brand to a higher standard. Strategies leading to leads generation, effective branding, contact management, be everywhere communications strategy and product development was also prosed for implementation. The recommends strategies were developed in a detailed manner to allow for the MGA team to understand and implement.

Similarly, the plan extensively addresses sales strategies that seek to grow significantly, MGAs premium income by 30%, whereas raising account retention to 95%. It is also targeted to increase the company's market share by 2%. The strategies include consolidating the various sales or distribution channels, developing a compelling sales presentation, creating and sustaining MGAs competitive advantages, pipeline management, building the customer experience, client visitations, retention strategies, strategic alliances and partnerships. The Sales strategy also proposed activity standards that the sales and marketing team needed to adopt and the purchase and introduction of a cloud-based customer relationship management software to help manage the entire sales process. The sales and marketing strategies are not supposed to be implemented in isolation or as silos but must be seen as complementary as, without some of them, a number of the strategies cannot be implemented.

Further to the sales and marketing strategies, the plan also advised on the human resource implications of the strategies and advanced strategies to aligning the plan to the human resource development requirements. The plan proposed a structure of the unit for consideration, it addresses the inadequacies of the current staff, recommended the key responsibilities of positions on the proposed structure, aligning the current recruitment requirements and six key strategies to motivate the staff. We addressed the various training programmes necessary to build the capacities of the staff and performance review systems that should be instituted.

The plan contains a projected production budget and the sales and marketing expense budget to support the performance measurement process. We also put forward an implementation plan, as well as strategies to review and control the whole sales and marketing process.

Finally, it is the wish of the developers of this plan that management takes a keen interest in the plan and implement it after their review. The consultants remain available to help with the implementation of the plan or effect changes as and when the circumstances demand it.

1.0 INTRODUCTION

The sales and marketing plan are a document that breaks down the general organizational vision and provides the roadmap on how the company could achieve its objectives through a list of recommended strategies to attract customers to the organization. The plan should be a living and breathing document that should respond to the changes within the environment. The plan should undergo constant improvements and tweaking, and it involves the entire staff, from the board of directors to the cleaner in the office. The plan is about getting results and must always contain measurement and review guidelines to make it effective.

Most companies underspend on their sales and marketing budgets, thinking that to not spend is to save. This quite simply is not true. The trick is to spend your money wisely on a tailored sales and marketing plan aimed at fulfilling your company's set goals, keeping in mind that our sales marketing efforts have a direct bearing on our revenue.

Often, growing businesses estimate their sales revenue, operational costs, overhead and salaries, and then gross profit. Anything left is considered available funds for sales and marketing support. That's not such a good idea. If you are a competitor seeking to grow or consolidate your position in the marketplace, you will have to spend more aggressively to establish your growth objective. The decision by MGA to commission this plan is critical as the company seeks to restructure and reposition itself in growing their figures through a diversified portfolio.

Knowing where you are going and how you are going to get there and the resources needed will make you get there faster, safer and with minimum investments. The plan provides the direction to business growth in a more structured approach thereby saving on resources. In this plan, we have laid the foundation stone for an effective and efficient sales and marketing team, making significant inputs into the growth of the organization.

The plan is developed to reset MGA onto the path increased market dominance. That is building up their dwindling market share regardless of the number of players and new entrants on the market.

2.0 BUSINESS SITUATION

MGA is currently the leading and largest insurance broking and consulting firm in the country. It has over the years built a solid reputation for an international standard broking service for both local and international businesses. It has the collection of experienced insurance professional that have developed capacities to manage any size of a company in the world. Their clientele ranges from individuals, SMEs to Large scale multinationals cutting across many industries and professions. With a network spread across the country, the company has made all efforts to bring insurance broking to all within the country.

MGA Consulting Ghana Limited is a local insurance broking firm with substantial international links providing enhanced broking services to several local and multinational firms in all sectors of the economy. The company was registered as a limited liability company in 2000 and obtained the license to operate as insurance broking and consultancy firm in 2005.

The company since its establishment has competently handled insurances of well-placed local and multinational companies. The company has been continuously adjudged by the National Insurance Commission as the leading insurance broking firm in Ghana since 2010. MGA Consulting Ghana Limited has been able to achieve this feat because of the quality of service rendered to their cherished clients.

However, over the past years, the leading market share has been reducing amidst an influx of numerous insurance brokers in the market. The company is currently controlling about 22% of the markets and are desirous of reversing this trend through innovative sales and marketing strategies. The current insurance broking landscape is plagued with various unethical practices and a situation where underwriting firms are now becoming major competitors to the broking firms.

Amidst these current difficulties, the company has the human resources to rise above the competition and be a pacesetter. Reorganizing the business acquisition processes is one sure way of reversing the trend, and the company is poised to invest in that. The change of government presents various opportunities for the insurance broking market and MGA, and the companies who are well prepared are those who are going to benefit.

2.1 Product and Service Description

MGA Consulting Ghana Limited is committed to providing excellent, quality, professional and time-bound insurance broking services to all its customers. The company has established what they consider an excellent reputation within the Ghanaian insurance industry and seek to extend this across the West African Sub-Region.

MGA brings value to its customers through the provision of the best technical advice to its clients to help sustain and achieve their various organizational goals. With their professionalism, the company has been providing suitable insurance covers at very competitive premiums for its client. The

company's effective management system has resulted in the successful handling of various claims of various sums for its clients.

The company provides services in General and Life insurance broking, claims administration, risk management and consultancy services.

2.2 SWOT Analysis

<p style="text-align: center;"><u>Strengths</u></p> <ul style="list-style-type: none"> a. Market Leadership Position b. Strong Brand c. Global Partnership d. Experienced and highly trained technical capacity e. Length of operation within the industry f. Wide branch network g. Effective claims management history h. Ability to manage blue-chip organizations i. Good corporate governance. 	<p style="text-align: center;"><u>Weaknesses</u></p> <ul style="list-style-type: none"> a. Weak marketing structures. b. Quality and Capacity of Sales Staff. c. Low Team Spirit d. Quality of customer service. e. Research and development are unavailable. f. Untrained sales and marketing staff. g. Weak technology base. h. Staff recruitment process. i. Clear sales and marketing leadership.
<p style="text-align: center;"><u>Opportunities</u></p> <ul style="list-style-type: none"> a. Government focus on building public-private partnerships b. Government Focus on Industrializing agriculture. c. GIB Network and other international alliances across Africa and the world. d. Growing reliance and use of the internet and mobile technology. e. Low broker penetration in the market. f. Untapped growing SME market. 	<p style="text-align: center;"><u>Threats</u></p> <ul style="list-style-type: none"> a. Premium Undercutting/Unhealthy Competition. b. The high cost of running the business. c. A high number of registered insurance brokers on the market. d. Compliance Risk. e. Underwriting firms competing with brokers.

Table 1: MGA's SWOT Analysis

2.3 Mission and VISION

It is the mission of MGA Consulting Ghana Limited to provide excellently, quality, professional, and time-bound Insurance, and Reinsurance Broking Services to highly cherished clients.

The company aspires to combine excellence, quality and timely service delivery with professionalism in premium management, claim handling, risk management and general broking services to our highly cherished clients.

2.4 Value Proposition

Service	As individuals and as an organization, we are intensely focused on creating value in all that we do.
Excellence	We are committed to surpassing the highest standards in all that we do.
Integrity	We are committed to doing the right thing and demonstrating strong moral and ethical principles.
Expertise	We rely on the knowledge, expert skill and proven competence in the delivery of the first-class service to our clients.
Timeliness	We understand the value of time; hence promptness is at the core of our service delivery.

Table 2: MGA's Value Proposition

2.5 Goals and Objectives

- a. To attain a commission income of 30% over 2017 total commission income.
- b. Achieve a client retention rate of 95%.
- c. Increase market share by 2% by end of the year.
- d. Acquire and develop a robust customer relationship system for the organization.
- e. Develop and consolidate key channels for sales growth.
- f. Develop an MGA brand.
- g. Build an online engagement system for your clients.
- h. Build a system that ensures a consistent customer service experience.
- i. To strengthen association, collaborations and strategic partnership alliances
- j. Consolidate branch presence in existing branches.
- k. Restructure the sales and marketing team.
- l. Attract and retain the best staff on the market.
- m. Develop a compensation system that drives growth.
- n. Fully resource the sales and marketing team.

2.6 Timeline

The plan as presented has a life span of 1 year. However, several strategies are operational and must be implemented on an ongoing basis. A few strategies take the entire year to implement where others are over a short period. Some other strategies are to be implemented on an ongoing basis; the team must therefore understand the entire text of the strategy before implementation.

2.7 Coverage

The plan is not an exhaustive one, as various strategies could be presented. Some strategies have been omitted for implementation in other years. The company will at least need a five-year plan to transform the sales and marketing unit and will encourage the company to do so. This plan covers in our view the basic strategies that will set the company and the unit on the path of growth.

3.0 MARKETING AND BUSINESS DEVELOPMENT STRATEGY

The marketing and business development strategy is a key aspect of the sales and marketing plan. Marketing is the beginning of the whole process; it serves as the foundation with which the whole sales strategy is built. For the sales and marketing plan to be effective, it must be grounded on a firm and clear marketing strategy. The marketing and business development strategy enumerated below addresses the goals and objectives of the unit.

3.1 Lead Generation

Lead generation is a very important role for the marketing and business development officers of the unit. In order to develop the sales pipelines, the unit must initiate and execute programs that stimulate and capture the interest of potential Customers to MGA services. Increasingly, many organizations are devoting more resources to lead generation and we admonish the company to do the same. The value increase of the company revenues from sales is directly related to the development of leads in the Company. The more leads that are generated, the higher the volume of business that will be closed. The sales team in the company lacks quality leads to follow-up on, and this has affected their productions.

Due to modern trends and the takeover of the internet and mobile phone technologies, lead generation models have also changed. Listed below in order of importance is a list of lead generating activities that the sales and marketing team should implement;

a. Company Website Optimization

An interactive website is where the magic happens. This is the place where your audience needs to convert. Whether it is encouraging prospective buyers to sign up for your newsletter or fill out a form for a quote, the key is to optimize your website for converting browsers into actual leads. Pay attention to forms, Calls-to-Action (CTA), layout, design, and content.

b. Executive Events, Conferences, Workshops & Tradeshows

An integral activity that leads to the generation of quality leads includes executive events, conferences, workshops and tradeshows, where potential Customers with interests in the event gather. Usually, at this event, participants are encouraged to leave the complimentary cards at the entrance of the event, some require the participants to register, their names, telephone numbers, email addresses, workplaces and even their professions, which provides adequate information to generate leads for the sales team. Such events should be organized periodically to generate more leads. Also, events offer you the chance to define your brand, clarify the solutions you provide and establish personal connections with participants. And while they provide you with an invaluable opportunity to engage with prospects and customers, events also give attendees the chance to interact with each other. As every marketer knows, there is no better advertising than the direct words of a satisfied customer.

c. Email Marketing

Email marketing is one of the few online marketing channels that has stood the test of time. Even though email is older than many of the people who use it to communicate with others, it's still an effective tool for lead generation. In today's business climate, marketing automation is making email even more effective at generating sales leads.

d. Social Media

Social media is a good source to generate leads for the company. The three major social media outlets are LinkedIn, Facebook and Twitter. Studies have shown that the success rate of LinkedIn is higher than that of Facebook and Twitter. As a result, more time should be given to developing LinkedIn as a key source, but it should not be to the neglect of the other social media sites.

e. Content Marketing

By creating infographics, videos, question and answers blog posts, e-newsletters, articles on the website, online presentations, case studies and other content you can attract quality leads to the company. The important thing is to test what does and doesn't work so that you can gradually refine your lead generation over time.

f. Search Engine Optimization (SEO)

There are increasing numbers of people that can get access to the internet and use the internet. This growth of internet users presents a great opportunity for companies like MGA to reach more people and generate more leads through search engine optimization. The company can improve its rankings on the search engines by implementing the following;

- i. Increase the speed of MGAs website
- ii. Improve the website security
- iii. Make the website mobile friendly

g. Industry Consultants

Generating Leads involves expanding your networks and tapping into other networks. It's mostly about whom you know or whom you get to know. Leveraging industry consultants is one sure way of expanding your network. You must find consultants in insurance or related to the field of insurance, an ex-executive at a competing company or someone who has great relationships in the insurance market and partner them. Work out a compensation plan to incentivize them to help with introductions, referrals or reselling to prospective Customers.

h. Public Relations

Most of what you read, see and hear in the media got there with the help of PR. The media are insatiably hungry for factual, interesting, and newsworthy or entertaining information they can share with their customers, members, employees, listeners, viewers or readers. PR approached correctly, will give you free coverage on radio, television, in magazines, newspapers, trade journals, newsletters, e-zines, and via Web sites who serve the marketplace you're trying to reach.

i. Networking

Most people you meet have hundreds of contacts, which means that virtually anyone you might want to contact, or meet is only four to five people away from you. Effective networking is therefore vital to your success. Most people are poor networkers, but you can quickly learn how to get out; meet people; make new contacts; develop quality business relationships based on trust; polish your communication skills; educate the people you meet about what you do and the benefits offered by your product or service; create a lasting impression; quickly build your network, use your contacts database effectively, enjoy your new contacts and maximize your chances of success.

3.2 Branding

Branding is one of the most important marketing strategies that MGA should implement. MGA as a brand must be researched and the key, positive and differentiating attributes are identified to inform the creation of a brand identity. In defining the MGA brand, first, we must consider the audience with which we want the brand to influence. The company must identify who they are, why they will be motivated to consider the brand, and what the company will need to do to earn their business. The use of multichannel sale strategy will be a good vehicle to project and promote the company brand if it is well developed.

In developing and communicating the MGA brand, the following key items should be considered;

a. Brand Manual

Many at times management believe that brand manual is an expense they can do without, they know their company and it's a waste of time. However, the brand manual is the mainframe for any marketing or branding strategy. The manual comprises the essence of the brand, it contains the brand's promise, mission, vision and values, its tone of voice and editorial style. It also includes clear rules on how to use the logo, how to write the tagline, what fonts and colours can be used. In a brand, manual should be found everything that is of importance for a company. The manual helps avoid confusion, sets the brand rules and helps maintain the brand's consistency. The company should endeavour to engage external partners to develop the MGA Brand Manual.

b. Brand Identity

The marketing and business development section within the unit must work at developing brand identity materials for considerations and immediate use. They include

- i. MGA tagline
- ii. Sales presentation materials
- iii. Website
- iv. Company profiles
- v. Proposals
- vi. Signage
- vii. Office Ambience
- viii. Business Collaterals

3.3 Contact Management

Contact management is the backbone of many of the marketing activities. The benefits associated with the development of a contact management plan is very diverse, improving the conversion rate, gaining more customer insights, optimizing customer engagement, relationship building, improving the customer service experience, retention and cross-selling opportunities. It also serves as a base for the rollup of the communication strategy of the company. The contact management plan if developed will help the company identify the best way to interact with their prospects and customers at each sales channel touchpoint. The content management plan if well-developed should integrate activities that involve all the sales channels envisaged.

The contact management strategy implementation for MGA may include but not limited to the following;

- i. Email campaigns
- ii. Outbound Call Campaigns
- iii. Social media invite blasts
- iv. Sending out offline messages to promote an event

In all the above the implementation team must consider how many times they are contacting the same customer or prospect and whether they are using the right branding materials and consistent messages.

A well-designed CRM software could have a contact management function, however, the company could also acquire a contact management software solution. The software among others allows you to design a targeted and focused marketing strategy and implement them in stages. The software can automate the whole process for you. It supports both email and social media marketing.

3.4 Communication Strategy (Be Everywhere)

Whatever your superior service offering or product quality, its success hinges on the effective communication of the company to its potential customers. Every Company needs a communication strategy to guide and support its business activities and objectives. The communication strategy will help the Company to develop brand awareness. Raising awareness of the company and its service offering to the identified target market of the company is the beginning of the sales process. Marketing communication activities begin the selling process.

Due to the multi-channel approach to selling for the company, a communication strategy must be developed to manage its complexities. There are various media mixes available today to communicate the offerings, value and ethos of the company. The recommended goal for MGA is to develop a communication plan that will allow it to “Be Everywhere”.

3.5 Research and Product Development

Some few years ago, standard marketing practices worked and was bringing in the businesses needed; however, competition and growing consumer demands are making existing efforts fruitless. In order to grow or get to the next level, MGA must seriously consider the integration of marketing research in their growth agenda to keep an eye on the market and its dynamics and take advantage on the new opportunities that come will come up. Marketing research is crucial for MGA, not only for the development of the company but also in fostering future business successes.

Using market research to grow is key as it will enable the company to develop new ideas and strategies concerning;

- i. New products and service deliveries
- ii. New pricing plans
- iii. New brand positioning
- iv. New Market Segments
- v. New Business Models
- vi. New Channels of Sales/Distribution

Out of the strategic areas indicated above, it's essential that the business development team at least selects two areas and research and develop a strategy that fits into the growth plan. When executed properly the market research team are to enable the company to avoid costly mistakes when it comes to sales and marketing. The unit should at least develop two go-to-market strategies for 2018. A separate market research strategy can be developed to help manage the market research processes in the company.

3.6 Promotions, Advertising and Public Relations

Although professional services providers like MGA cannot be openly advertised, various strategies can be used to communicate the MGA Brand and services to the general public. MGA must create a budget for promotions. Several mediums have been discussed already, however, for clarity it is advised that the company seek to promote the company through the following under listed mediums without breaching any regulations or ethics.

- a. **Advertising:** Listing in Business Directories (Hardcopy and Online), Sponsoring a Magazine or Newspaper Article or page, sponsoring educative television or program (on finance or insurance) and infomercials.
- b. **Promotions:** Referral programs, Loyalty Incentives
- c. **Public Relations:** Media introductions and interactions, PR Events, News/Media Releases
- d. **New Trends:** Bulk Emails, Social Media Information, Company Website, Blogging, Mobile Phones,

4.0 SALES STRATEGY

4.1 Distribution (Channel) Strategy

It is critical in this competitive environment that organizations develop a multi-channel approach to the distribution of their products or services, especially when the demographics of the target market is diverse. MGA must identify and recognize the various channels been used or available to be used to enhance its reach to potential customers. Developing individual strategies for each channel is a sure way to maximize its commission income. It is almost critical for the company to take steps to identify the individual contributions of each channel and direct efforts to augment the channels that are falling short or further strengthen the channels that are contributing in a greater way to the company commission income.

It must be noted that a multi-channel approach must be employed in a way that complements and supports each other, and not to work in isolation. We must understand that there are various reasons ways of acquiring Customers and the more the channels you use the higher the likelihood of securing a new Customer. The following are the various channels identified and the proposed strategies to enhance their output;

a. Global Partners

It is believed that this channel is the biggest contributor to new commission income year on year. This involves the partnerships with international major players like AON and Marsh, however, there is little seen of benefits of such channels on the African and Asian markets. Apart from the technical management of the channel, we recommend that such a major channel have a sales and marketing involvement to develop the networks which are going to bring in further growth. A member of the sales and marketing team should be designated to follow-up and develop new partners around the globe that have business interests in Ghana. There is a lot of countries with businesses in Ghana and that is a major selling point for MGA.

b. Direct Sales

Direct selling remains a key sales channel used by many organizations; however, MGA seems not to be getting it right. The sales team are not returning the needed returns management is expecting. Regardless of the difficulties, the following are our recommendations to reverse the trend;

Recommendation	Details
Lead Generation	The business development or marketing section of the unit must aggressively develop leads for the sales team.
Email Marketing	Sales staff must employ the use of email marketing to develop prospects. With a personalized and short but attractive message, targeted at specific customer groups and aimed at building trust, the sales staff can increase their numbers.
Social Media	The sales staff must aggressively engage in social media sales. Social media has been a great business tool for people seeking to engage in a direct sale.

Cross-Selling	The sales staff in the absence of viable leads must engage in active cross-selling. There are several Customers of MGA who have only one or two lines of products with MGA. They may require more products or even have other products that are not under the management of the company. These are easy leads to develop into closed businesses.
Reactivations	The sale team must develop structures to reactivate dormant or cancelled Customers. There are various reasons why MGA losses Customers, the sales staff can identify some of them as indicated in this report and resolve them to reactivate the Customers.
Call Reports	The management of the sales team must develop call reports templates and get the team to complete them and report their sales activities. Monitoring is key to effective sales management and these call reports will help the sales management identify key difficulties and be able to support the sales team to resolve and improve close rates.
Training	The sales team are recruited from various backgrounds and educational qualifications which are not sales related. Like every other profession, the staff must be trained and retrained on the basic sales processes and enhance their capacity to sell.

Table 3: Direct Sales Strategies

c. Branches

Apart from branches improving the reach and networks of MGA, it is also expected to significantly contribute to the premium income on the Company.

The following are our recommendation on how to improve the sales at the various branches;

Recommendations	Details
Recruit Qualified Staff	The branch staff faces the same challenges or even more in the acquisition of a new business. The branch must be given the needed human resource to enable it to deliver on its mandate. The branches are the representations of the company within the geographical area, and it must rather have senior experienced staff either to handle existing business or to acquire one. Until the quality of staff is improved at the branches, the company will continue to lose its competitive edge within those areas. The company must invest in the quality of staff if it's to make gains in the branches.
Sales and Marketing Oriented Branch Head	For the branches to contribute effectively, the heads chosen for the various branches should be marketing and sales-oriented people. Experience shows that branches who do well are those that have a strong salesperson as the branch manager. We recommend that MGA

	reviews its recruitment strategy to recruit sales-oriented personnel for the branch head.
Create the Right Sales Process	Companies that train employees in a well-defined sales interaction, with a narrow scope of variability around the process, typically do a much better job at both discovering and meeting the needs of their customers and building loyalty and relationship. If the process discipline is not there, branch employees will fill in the gaps with their language and goals, which can lack consistency, impair the sale, and significantly reduce effectiveness.
Sales and Marketing control of Branches	Many organizations are recognizing branches as sales wings with technical support. MGA can revisit this idea and rearrange the branches under the control of the sales and marketing unit and provide it with the needed technical support for it to run. Management will realize more dividends in such structure and the sales team are likely to provide the branches with more support and lead from the head office.
Visit of Head of Sales and Marketing	It is very important that the Head of the unit pays periodic and frequent visits to the branches and support their sales drive. This feature is highly reoccurring in the head office leading to training, mentoring and motivation of the junior sales staff. Through that, the staffs learn how to manage a Customer and as well as close a business. It helps boost their morale. Technical Sales support is necessary for all staff involved in sales across the country.
Sales and Marketing Activities at the Branch	Sales and marketing activities must be conducted across all branches. Cocktails with key Customers must be conducted across all the branches within the year. The sales activities conducted in Accra must as a matter of right be conducted, albeit a smaller version in all the branches with the presence and control of the head of the unit.
Branding	The Branches are a smaller version of the head office, as a result, the branch office location, setting, ambience, vehicles and branding should reflect what will be seen at the head office. The Customer must obtain the same service experience across all MGAs branches.
Enhance Cross-Selling Systems	Cross-selling is very key in the branches, as they have the unique opportunity to sell to some of the Customers acquired in the head office with branch operations at the branch. The branch staff can contact their staff and cross-sell some individual policies to them.
Coaching and Training	While the ultimate result is a sales success, managers need to maintain process discipline by regularly reviewing required activities on a daily, weekly, and monthly basis. Training is critical to staff development and the branch staff should be included in all training programs engaged at the head office. MGA must realize that the cost of training and leaving

	the office for a period is outweighed by the benefits to be accrued from a well-trained and informed staff. MGA must also consider whether their goal setting and process metrics are well focused and in line with head office benchmarks, or whether they need tweaking to provide the expected results.
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Table 4: Branch Strategies

d. Independent Consultants

The use of independent consultants is growingly becoming key sales channels for organizations. MGA as an industry leader must take advantage of this new drive and set the pace within the industry. The company has the unique opportunity to grow and establish it and have a first-mover advantage, positioning the company for a potential independent sales consultant to opt for MGA. It's our opinion that independent consultant is the new way to go and come with the following benefits;

- i. It introduces an objective outsider's perspective into the business.
- ii. Independent consultants are useful in accomplishing short term goals.
- iii. Enables the company to leverage new skills.
- iv. Consultants introduce outside market knowledge into the business.
- v. It increases your business revenue at a lesser cost to the company.
- vi. Expands the reach of the company.

Considering the aforementioned, we recommend that attention is given to the independent contractors as a major source of business for the company. The following are recommendations to improve the channel and obtain the best out of it in 2018;

Recommendations	Details
Build Structures	As perceived to be a major source of new business to the Company, the company should build structures on how to manage the independent consultants. Their sales process, support systems, reporting lines, targets, performance management, rewards systems and their standard operating guidelines must be developed to streamline their activities and monitor them to give off their best. This must be a function of the sales and marketing unit of the Company.
Recruit	Independent consultants are not employees of the company, as a result, the company does not have any liabilities in terms of SSNIT, PAYE, Health, Accommodation, Wardrobe Allowance and other expenses incurred on staff. It is there cheaper to recruit and manage and are only paid when they contribute by introducing new business to the Company. The company should therefore recruit more of such consultants to grow their revenue and reach. The company can recruit consultants in areas they don't have a presence.

Dedicated Staff	Sales	The Company must dedicate a staff from the sales and marketing unit with targets or recruitment and commission income to develop this channel. A sales approach should be given to position, and the selected staff must drive the consultants to be active and contribute to the business growth.
Build Systems	Support	The Company through its dedicated staff must develop support systems to help the consultants execute their mandate. Like every business venture, the support systems are vital in its success, company materials, call cards, company profiles, branding, introductory letters, insurance audits, logistics, technical support and others must be made readily available to the consultants to augment their efforts in securing businesses for the company.
Take Interest in their Activities		Independent Consultants work at their own pace and are likely to exhibit lackadaisical attitude towards work or the business of the company if the company does not show interest in their activities to secure business for the company. The company and its management must show a keen interest in the activities of the consultants to urge them to give off their best for the growth of themselves and the Company.
Set Targets	Performance	Independent Consultants show not be associated with the company only by name but must contribute on a minimal level to the commission income of the company. The company must agree to some performance targets with all consultants. A minimum must be set to make the person continue to be a consultant of the company. These targets should match the targets of the sales staff and graduated upwards. Award schemes should be set for best performing consultants, internal competitions are good to prop up an increase in business activity resulting in increased revenue.
Set them Up		Independent Consultants might need help to set-up. The company should devote a fund to help to build up this channel. The Company should help setting up the consultants by providing support in IT, Office Space and some Commission Advance to help with their operations. Where necessary the company can support the consultants with some transport allowances for the first six months. These supports can be recovered from their commission income when they can contribute and earn appreciable commissions.

Table 5: Independent Consultant's Strategies

e. Underwriting Companies Collaborations

Collaborative sales have become the standard way of doing business and generating revenue growth for many companies. Collaborative sales through strategic alliances are more elaborate strategies to find new channels to market, augment capabilities and grow revenues. The underwriting companies enter into such arrangements expecting mutual benefits as they commit resources and rely on the network of MGA to grow the premium incomes. To sustain relationships MGA must take all

necessary steps to improve their contribution of businesses to these companies. MGA must realize that such collaborations if managed and supported would contribute immensely to its commission income. The general idea such alliances is that two are better than one, and by combining resources, partner companies add advantages for both companies through the alliance.

The following are some few strategies to employ to enhance the collaborations;

Recommendations	Details
Lead Generation	The partnership relies on the network and name of MGA, hence it is the responsibility of MGA to generate adequate leads for the sales teams of these collaborators. MGA must open up its networks both at the head office and branches to these collaborators. The sales staff must not be seen to be acquiring businesses of their own but through the help and connections of MGA. The marketing team must develop processes that will generate leads or prospects for these collaborators.
Infusion of Collaborating Staff	The head of the unit and the head of administration and human resources must develop structures to integrate the staff under collaboration into MGAs sales system. MGA must see them as their staff as whatever they do benefits the company, more so they might even contribute more than the indigenous staff of the company. The company must do well to extend some courtesies to them, like communication, corporate gifts to staff, training, office space and attendance of company events.
Training	Staff under this program must receive the same training benefits the indigenous staff receives. They must undergo rigorous internal training to understand the culture, processes and the operations of the company. They must also undergo training on insurance broking and sales before they start selling. They must be attached to various units of the company, at least for a week to understand how the various units work. They must be trained to speak and act like a staff of MGA.
Go-to-Market Together	Most often such partner teams sell separately from the core team. We recommend that structures are put in place so they go-to-market together with the core team. This helps in training and the infusion process. Remember, they are key contributors to the sales process and must be treated as, members.
Involvement of Executive Management	Most of the times top management will launch a collaborative project and then go back to business as usual. This is almost always a mistake. Get the leadership teams together for a meeting or better yet an evening meal. Socializing the sales alliance relationship is neither a waste of time nor a distraction. Most often than not when such agreements are signed senior managements do not see it as part of their obligations to make it succeed.

	For such collaborations to work, executive management must show a keen interest and be involved in every step of the way to make it work.
Rewards	Like every sales activity, rewards systems must be put in place to reward such collaborators like the systems in place for the core staff. This will motivate and encourage them to meet their targets and even do more.

Table 6: Underwriting Companies Collaborations Strategy

Sales Collaborations will soon replace and render obsolete traditional direct sales channels, this means sales departments will need to be re-engineered and the key learnings from strategic alliances will need to be incorporated in all aspects of the sales function: new job descriptions, skills training, pipeline reports, compensation systems, branch network operations, management, etc.

f. Walk-Ins

As the company implements the marketing strategies enumerated, walk-ins are sure to increase across the branches of the Company and the front desk staff must be ready and trained to manage such potential customers with care. The sales and marketing units must take a keen interest in developing such channels and harnessing it for revenue growth.

The following strategies will help take advantage of all walk-in and referrals;

Recommendations	Details
Customer Service Training	All front desk staff must undergo customer service training that impacts on their operations and how to deal with walk-in customers. They should be able to provide first-line assistance and initiate a sales process before transferring a call if need be. This training must be conducted at least twice a year with a monitoring system (Mystery Shoppers) to ensure their continued maintenance of service standards and the sales process. Key to this training must be how to greet or receive potential Customer either on the phone or face to face.
Technical Training	All front desk or customer service staff must undergo basic technical training to help navigate and support potential Customers before transferring to a sales or technical staff.
Attract Walk-ins	Location and visibility have a major impact on walk-ins. The company through its branding strategy must develop the office location and visibility strategy. This strategy would address which locations enable good visibility and accessibility thereby improving walk-ins from Customers. Also, marketing activities like promotions and sponsorships increase walk-ins and generates leads for the sales team to develop.

Table 7: Walk-in Strategies

g. Technology

Technology is transforming businesses and disrupting entire industries. One of those industries that have been heavily affected is sales. From prospecting to closing, today’s mobile, social, big data, and cloud technologies are revamping the sales process in ways that would have been unthinkable only a few decades ago. As a result, many sales organizations are embracing new technologies to drive productivity, profitability, and competitive advantage to revamp the sales process.

The following are our recommended strategies to improve the use of technology to the advantage of MGA and increase our commission income.

Recommendations	Details
Big Data	<p>An organizations ability to aggregate data and analyze it to the benefit of sales is of utmost importance to today’s technology-driven business environment. In today’s world, a competitive advantage for sales organizations depends largely upon the ability to successfully capture, manage, and analyze massive volumes of customer data that contains insights into customer behaviours and buying habits. The IT team and the sales unit must come together and aggregate the data and analyze. It is a major source of leads, when we can identify all Customers lost, Customers and the products they have, Customers which are reducing their businesses placed through us and many other Customer factors that will improve our sales numbers.</p> <p>Using big data analytics tools, the company can now manage prospecting, a critical step in the sales process. Now, through the use of analytics and customer data models, the company can not only identify potential customers but more accurately predict which leads efforts are likely to become Customers.</p> <p>Analytics also help the company determine which customers to target, how to use profiles to identify lookalike customers and which buyers are most likely to respond to different messages and offers. In short, big data analytics tools help organizations focus their sales efforts on the most promising and profitable activities and customers.</p>
Social Media Platforms	<p>The explosion of social technology has given rise to several social media platforms for attracting and engaging new customers, a vital step in getting a customer into the sales funnel. Social media platforms provide opportunities for companies to “shake hands” with customers, engaging them in conversations about products and services for valuable insights that</p>

	<p>could lead to a sale. Unlike conventional sales, social media makes it possible to shake millions of hands from across the entire world all at once.</p> <p>Customer feedback on social media sites also helps businesses refine and shape their messages and sales tactics to ensure greater success in the future. Research shows that sales staff and organizations that use social media make more sales than colleagues who do not. MGA must therefore develop a social media strategy and implement it.</p>
Mobile Apps	<p>The proliferation of mobile devices, such as smartphones and tablets, has changed many aspects of the selling process forever. For customers, the ability to research, evaluate and purchase products and services online using this technology has transformed the buying experience. Marketers and sales teams should take that into account. MGA must take advantage and develop a Mobile App to increase its customer and get closer to them. Mobile Apps is a major channel that needs to be explored, a Customer research a product, get quotes, purchase insurance and pay for the coverall through an App.</p>
Website	<p>MGA must reengineer its website and make it more resourceful and interactive to generate more leads for the sales teams. Modern websites can be used request for quotes, download documents, purchase and pay for policies and also provide feedback to the company about its service offerings. Most buyers research companies before they deal with them and an informative website with attractive designs help the sales process to facilitate the acquisition of new Customers or the closing of a sale.</p>

Table 8: Technology Strategies

4.2 Sales Presentations

The quality of a sales presentation informs whether a prospective Customer will buy from you or your competitor. It’s therefore essential that the company invest time and resources to develop a presentation that is interactive and sells.

The following are key pointers to be used by the business development and marketing team to develop a powerful presentation for MGA that will sell;

a. Don’t Develop Generic Presentations

One of the most common mistakes made by salespeople is the design of a generic presentation that should fit all organizations. The crump everything and sell all the products available hoping the Customer will be moved by one. For branding and corporate identity, a presentation style or format could be developed for all MGAs presentation, however, the content must differ from industry to industry and from one Customer to the other. Presentations should not be a display of all the products available or might be needed by the Customer, but a selection top five out of the lot that is important

for the Customer's business survival. This should afford you ample time, within the timeframe given to give an in-depth understanding of your offerings to the Customer. Note that it is essential to discuss with a prospective Customer before making a presentation to them.

b. Make your Prospect Connect to your Service Offerings

Experienced Salespeople often discuss benefits do not feature of the service offerings. If not trained and directed, salespeople sell what the role of a broker, rather than how specific the services of MGA will affect the bottom-line of the prospective Customer. You must always show the Customer the strengths of MGA that will be of benefit to them that they will not get from any other competitors. It could be the branch network, the technical capacity, the global network, years of experience, expectable claims experience, superior customer experience and many others. The Business Development team must research and put these unique competencies together for use by the sales team.

c. During Presentations Get to the Point, Be Animated and Use Showmanship.

Business people are busy and are not interested in presentations that beat around the bush. The sales staff must be trained on how to make presentations. The staff must always keep presentations short and should quickly get to the main points. Before any presentation, the sales staff should make sure they know what the key points they want to discuss are and practise verbalizing them before they meet with the prospect.

Presentations that are boring and unimaginative do not sell, sometimes regardless of the content. When presenting the unit must use salespeople who will show energy and enthusiasm as well make use of some showmanship techniques.

4.3 Creating and Sustaining Competitive Advantage

An effective sales plan must identify and develop key competencies that will create a competitive advantage for the company. The aim is creating a clear difference that's important to your customers and difficult for your competitors to imitate. For years MGA has been a market leader, however, the company's market share has been continuously dwindling, it's essential therefore to develop strategies to reverse these trends.

This report identifies some key areas that the company can create, develop and sustain competitive advantage as enumerated below;

a. Staff

Recruiting the right sales and marketing staff, effectively training and motivating them better than the competitor can become an immeasurable competitive advantage for the company. This human resource-based advantage is difficult for a competitor to imitate because the source of the advantage may not be very apparent to an outsider. Although very much not given the attention, the culture, attitudes, beliefs, and actions of employees constitute a company's strongest competitive advantage,

it's essential therefore that the company takes staff development as an important tool to build a sustained competitive advantage. Management must understand that the intangibles are more important than the tangibles because you can always imitate the tangibles; you can pay the PR, buy gifts, you can take the Customer out for a lunch date, but the hardest thing for someone to emulate is the spirit of your staff.

The company should put structures in place to build the staff. This can be achieved by paying attention to employees, monitoring their performance and commitment. A well-trained sales staff will generate a better commission income. Yet, a competitor may not be able to distinguish if the advantage is due to superior service delivery, products, resources, networks or employees.

b. Innovation

A strategy of innovation gives you a competitive advantage by developing products that differentiate your company and meet customer needs more effectively than competitors. Focus your product development program on features that offer customers exceptional value or unique benefits. Those innovative features will provide a strong advantage because competitors will find it difficult to imitate them or provide substitutes that offer the same value. The company should make it a policy to at least develop a new product every three years starting from the year 2018. Product innovation is very important to remain competitive, but just as important is process innovation. Process innovation is anything new or novel about the way a company operates. Process innovations are important because they often reduce costs, and they may take competitors a significant amount of time to discover and imitate them.

c. Establish Brand Loyalty

Customers will often remain with a brand they have loyalty towards. MGA has over the years developed many competencies that it can build its brand image around. The company has Customers that have been with it over two decades, showing great confidence in the operations and the indicating that the company can be relied on. These are messages that cannot be imitated easily by competitors. The technical capacity and global appeal and presence of the company is unmatched in the Ghanaian insurance broking space, and it's a great resource to build a solid brand image and garner the brand loyalty that cannot be matched by any other insurance broking firm. We recommend that the company takes steps and invests in the establishing of brand loyalty campaigns. The company should focus on building strong relationships with its customers and delivering great customer experience and service.

4.4 Pipeline Management

In the company the main performance criteria for the sales staff is their commission income, however, it is extremely difficult to reach your commission targets if there is no effective pipeline management. At any point in time, the sales staff should be aware how many businesses they have closed, how many are about to be closed, how many are in the process and how many they need to start from the scratch to get their desired revenue. Careful planning and development of sales pipelines will lead to a steady

and consistent flow of business unlike the draught or windfall nature of the flow of business in an unplanned environment.

In managing the pipeline, care must be taken not to have too many stages in the process, and this is likely to result in too much data to handle. It might take a while when you start, but eventually, the team will get the desired result, a well-documented and managed sales pipeline. This process can also be managed with a cloud-based customer relationship management software. We recommend this five-stage process for consideration;

a. Lead Generation

This is the stage where you seek out prospective customers by either cold calling or by using offline and online marketing strategies. Several strategies to generate lead have been discussed in this document, a combination of them would lead to a steady flow of prospects to the sales team.

b. Qualified Prospects

This is the next stage of the sales pipeline where the staff assesses the prospects whether they are worth the effort. This involves an in-depth understanding of the Customer and its purchasing capacity, willingness to purchase, and whether the returns of the efforts to be used to acquire them are profitable. The focus is to identify which of the prospects are worth going after. At this stage, you should make use of the customer profiles.

c. Proposal/Presentation/Meeting

This is your first major interaction with the prospective Customer. At this stage, you understand their needs so send a proposal to them or make a presentation on your solutions for them, or you attend a meeting organized by both parties to discuss your service offerings to them.

d. Decision Point

At this stage, the sales team waits for the Customer to decide on the solutions offered by MGA. This might involve the provision of further data or additional information to tilt the decision in your favour. It could also involve revision of quotes submitted at the earlier stage.

e. Closing and Repeat Sales

Once the customer gives his consent to the agreement, the deal is closed. The sales staff then move ahead with paperwork, ask for referrals and maintain a relationship to ensure future sales.

4.5 Customer Service Strategy

Customer Service is touted as the best sales strategy any Company can develop. A customer service orientation to this entire sales strategy can be the deciding point for increased sales for the Company. It's our opinion that the company sets up the customer service unit, primarily as a sales function and a retention strategy. It's our understanding that the existing customer service practices are sporadic and of low quality. The company has lost a lot of business over the years through customer service

deficiencies and a customer service management strategy is key in reversing the trend. The setup of s focused customer service units, with targets, is no longer an ideal, but the key to the survival of MGA. The benefits can never be overemphasized, it ranges from an increase in revenue, lower risk of business failure, increased efficiency, reduced costs attached with new customer acquisition and more.

The most frustrating moments for a customer is when a customer expects a service promised and is delivered with a different service below expected standards. The salespeople must be well educated not to promise anything that cannot be provided.

In implementing the customer service setup, the following strategies must be incorporated;

a. Response Time

The strategy must indicate the response time for all mediums of communication for the company. That's, how long should it take for a quotation to be responded to? How long should it take a Customer to receive a receipt after payments? How long should it take a customer to receive policy documents after the inception of cover? A positive experience and feedback with time, notwithstanding the outcome of the request, will not only excite the customer or potential customer but turn the person to an ambassador of the brand.

b. Take Advantage of all Feedback (Negative and Positive)

Most often people are likely to respond favourably when there is positive feedback but will ignore or resist when the feedback is negative. Both are key to the company's growth. Positive feedback reinforces the existing actions and the company must continuously improve those actions, also, negative feedback should be received in good faith and steps taken to resolve the issues raised. The company must through the customer experience team, institute measures, either traditional or online to receive feedback from Customers.

c. Use Technology

There are various technological tools available to aid the customer service delivery of the company. The Cloud-based customer relationship management tools and various online tools are available to help you provide expedited services to the customers of the company. The opportunity to either receive an instant quote online or on the mobile app adds a lot of speed to the service delivery.

d. Be Accessible

One key to customer service is being available when needed. Across or the sales channels, the customer service team must build structures and platforms that make them accessible to the customers and potential customers.

e. Understand the Customer Needs and Preferences

The more the company knows and understands the needs and preferences of its customers and potential customers, the more the likelihood that it will be able to deliver effective customer service

experience for them. The company must collate all frequently asked questions and develop responses to those issues and make them available to the customer experience team and the entire staff. This will reduce response time, ensure consistency of solutions provided by MGA and make it possible to carry out one image about the company.

4.6 Cross-Selling and Up-Selling

The concept of cross-selling is not new to MGA; however, we seek to present it as a more coordinated strategy aimed at growth in sales and a key contributor to the company's sales growth. Upselling, on the other hand, is a new concept that moves together with cross-selling. Upselling involves the customer experience team getting an upgrade of a service earlier rendered, for example, getting an existing third-party insurance holder to upgrade to either third-party fire and theft or a comprehensive cover. They both effective when sold together. Upselling and Cross-selling are both important to the sales growth when executed properly, they add to the growth of sales revenue and providing value to customers without necessarily adding up to the channel cost.

Below are some recommended strategy in implementing the Cross-selling and Upselling program;

a. Bundle some of the Products

It's a known fact that the majority of individual vehicle owners live in their rented or own homes. All such policyholders are prospects or leads when it comes to homeowners and personal life insurances. Designing a product that allows you to bundle the three will increase sales revenue, and it makes it easier for sales since the leads or prospects are already available and understand the services of MGA and largely because existing customers know you, trust you, and have displayed a clear affinity for your company's products and services. As a result, they typically require less work to convince them to buy more of the products and services you offer. The business development unit must research and come out with possible bundles that can improve the acceptance and patronage of the upsell or cross-sell. The bundles help in increasing the number of products in one transaction as well as the value per transaction.

b. Focus on Existing Customer

Do not scare your new customers away with a cross-sell or upsell. Concentrate on solidifying your relationship with them, solving all uncertainties and making them ambassadors of your brand before upselling or cross-selling to the.

c. Give a Social Proof

This occurs when you indicate to your customers that the experience is that those who buy motor insurances also buy homeowners policies too. It's a soft sell but has a psychological effect that eases the decision to buy for the customer. If the customer is attracted by the idea that customer with the same demographics is making such purchase decisions, they are likely to make the same, without feeling pressurized to do so.

d. Apply the 25% Rule

The company should target 25% of the total sale to be through cross-selling and upselling. Studies show that customers have a mental limit of 25% in increasing their sales. Sell the products that move the purchase value of about 25% of the existing value of the sale.

4.7 Joint Visits

One common mistake most organization and salespeople commit is to all their efforts at closing the sale. The salesperson and Company that focusses on both the sale and building relationships is the one likely to very successful and grow. It's a major error when the involvement of the salesperson ends with the close of the sale, and this represents the lack of understanding of the role of sales in this competitive world. Joints visits between the technical team, management and the sales and marketing team must be arranged in such a manner that all medium to large businesses enjoys the benefits of such follow-up visits. The visitation is about building trusting relationships and partnerships with your customers. It also enables the company and its employees become a resource, helping them solve their problems, or satisfying their evolving needs. The head of the unit must develop a visitation plan from the Managing Director to the Technical staff for implementation. Each level of management should have a threshold of visitation and organized in such a way that all managers are involved with the visitation plan. The Customer visitation should be done at least twice a year without fail and monitored closely.

These visits are business visits and should consider all the areas listed below;

a. Customer History

Every visit must consider the analysis of the customer's account with the company. The team visiting must have the premium history, claims situation, documentation and any other issues under consideration. The analysis is to enable you to brief the Customer about their account status and ask relevant questions that you might need clarification or request for documentation.

b. Enquire of Future Jobs

During visits the team must be proactive, you must enquire about future jobs, how the operations are going, new branches, subsidiaries, expansions. They indicate the prospects for business for the Customers. If you have any marketing material, like brochures or newsletter share with them. Be abreast with all their running projects and projects about to begin.

c. Setting up the Meeting

The team must make it a point to visit all Customers, not only best Customers. It's a big temptation for organizations as big as MGA to ignore or miss the small to medium scale customers. They form the future of the company and the need to visit all must be reinforced. These visits should involve also both existing customers and prospective customers.

d. Objectives for the Visit

Every visit must have a set of objectives. The account manager leading the team must set both technical and sales targets for each visit. These targets must be reviewed at the end of each visit to find out if the targets set before the meeting have been achieved.

4.8 Retention Strategies

There is nothing so frustrating than losing a good customer, more so, for reasons the company could manage. As much as a sales strategy addresses key strategies to acquire businesses, it is as much important that the strategy addresses ways of retaining and growing the business. It's much easier to get sales from existing customers than new customers. Current accounts know your company and your product. Therefore, they are the most receptive to buying more from you whether it is an existing or new product.

The following are brief activities that improve customer retention;

a. Make Customer Retention Top Priority

The Company losses between 7.5%-10% of its existing businesses annually. This is an important issue and must be addressed immediately. The company also estimated to improve its retention figures to above 95% by end of 2017, however, there are no concrete strategies and steps taken to address that. We encourage to make customer retention a foremost strategy in 2018. We must consider the lifetime value of our customers, the purchases, upsells and referrals to the company and understand what we lose if a customer's moves to a competitor or buys insurance directly.

b. Provide the needed Customer Experience

There is value in keeping the current customers happy. The Company should setup the customer experience team to manage customer service from 2018. Staff must be well trained and retrained to understand and deliver superior customer service to levels of customers.

c. Customer Relationship Management (CRM) Software

A good CRM software is the beginning of effective service delivery to your customers. The software helps track customers and provide the needed services at the right time to them. A satisfied customer is bound to stay with the company and even refer to other potential customers to the company.

d. Create Customer Loyalty Programs

The company should develop ways of rewarding loyal customers of the company. Rewarding their loyalty to the brand is a great way of maintaining them. Simple loyalty programs, plaques, client awards of company anniversaries, media mentions, and special recognition goes a long way to make customers stay with the brand. Every year, the company can set aside funds to reward the customer who has been with the company for 5, 10, 15, 20 years. Reward the Top five longest-serving, the largest business and appreciate them for their business.

e. Budget for Customer Retention

Since the return on investment is higher on a new client than on an existing client, it makes absolute sense to allocate a budget for customer retention.

4.9 Strategic Alliances and Partners

Establishing strategic partnerships is an extremely effective sales growth strategy. The strategic alliances and partners are business relations that the company can develop to grow its sales. The more progressive business leaders are realizing that to achieve maximum sales success, the company may need to rely more on than the known traditional sources on. There is the need to partner with the non-competing business to forge strategic alliances that enhances their sales channels. In this case, the partners agree to support each other for the mutual benefits. The alliances will help the company grow faster within the partners market faster than could. It could also help the company expand into new markets or take over markets. These relationships take some effort to create but the return on your investment can be tremendous. We recommend that staff is designated and measured, preferable the business development manager to manage the sections. It has the potential of contributing immensely towards the sales growth of the company.

Sometimes the best way to set up a strategic partnership is to hire a third party to negotiate the deal on your behalf. A third party can bring expertise about how to set up a strategic partnership that will be effective, how to structure the deal and protect confidential information throughout the process. It also allows you to let the third party be aggressive about terms and conditions without damaging your future relationship with the partner.

The following are some alliances MGA could consider fostering;

a. Trade Associations

Trade associations have often been used as a partnership conduit, and its relevance today within the insurance market is even more important to expanding the company's resources to reach a larger audience. It is one of the easy ways of developing strategic alliances, where the association endeavours and assists MGA under the partnership to gain access to its members in exchange for an agreed mutual value, in most cases commissions to run their associations. Such partnerships are less costly, and MGA as a matter of first-mover advantage must seek to develop more of such alliances.

b. Technology Alliances

All companies need growth strategies that minimize risk while enhancing their competitive positions. As the need to respond quickly to market opportunities accelerates, so does the difficulty and risk. And many companies don't have the necessary resources and assets available for a rapid response. Partnerships can decrease costs and increase flexibility, thereby minimizing risk. But many organizations are all too familiar with the risks of partnerships themselves; and when they avoid those risks by opting out, they lose the potential of some highly advantageous alliances. MGA should explore investing in new technology investments to gain technological advantage within the market space.

Technology is now the future; MGA should go above the status quo in investing traditional companies and venture into technology. This will make cutting edge developments available to MGA and help it expand its group operations.

c. Partnerships with Bigger Brands

As a market leader within the insurance broking space, MGA must develop new ideas in staying at the top and widening the leadership gap between the company and the numerous others. The company should aim at increasing their market leadership gap year on year, and one resourceful way of achieving that is building strategic alliances with major brands in the country. With a careful think through, research and investment, MGA through its business development section can develop strategic alliances with major brands like MTN, Multimedia Group, Barclays Bank, Coca Cola and many others to develop products which are mutually beneficial and would cause sales and brand growth for MGA. Such alliances allow the company to tap into its partner's client base, improve its distribution channels, assess more clients and increase revenue. An external consultant can be contracted to develop such arrangements for the company.

4.10 Activity Standards

Many salespeople fail to bring in the needed revenue due to the lack of express activity standards within the organizational space. This is rectified in MGA by simply developing and implementing activity standards within our sales and marketing team. Although an organization-wide activity standard is the most effective way to go, this report responds to that on the sales and marketing unit. Managers should look at the sales process with the concept of the sales funnel. The activity standards must indicate the flow of the sales process through the sales funnel to make sure this is a large number flowing through and plug any leakages through the process.

The activity standards are very important as the number of sales closed is in direct relationship with the size of the funnel, the number of prospects in the funnel, the quality of prospects captured in the funnel and how quickly the prospects move from top of the funnel to the base.

The selling activity plan should involve the following activity standards;

a. Sales Cycle

A standard sales cycle should be developed that will apply to every lead that is generated. This can be achieved by defining all the stages a business goes through within the MGA workspace. This must consider the necessary achievement points to move from one stage of the process to another. Note that this process must start with understanding the products and profiling each potential client. These affect the quality of leads that comes through the sales funnel. All requirements for each step of the sales cycle must be met before progressing to the next stage.

The activity standards must also define all the critical elements of the sales cycle. It must define what a lead or opportunity is, who is a prospect and when we can deem a sale to be closed. You must identify the standard tactics that are used to progress each stage along the sales cycle. Using historical data, the company should train its salespeople on these tactics to ensure that they understand the daily activities they can use to close business.

b. Activity Benchmarks

The activity standards should define the activity benchmarks which explains the daily, weekly, monthly benchmark expected from each level of staff. These benchmarks can be derived from historical data or experience. For example, each sales executive could be expected to have three meetings daily, make ten follow-up calls daily, generate 20 leads per week, and close four businesses in a month. As you define the activity benchmarks you must note that there should be an equal supply of leads, unless it is established that staff is making quality leads go cold. Also, assign the same quota to all salespeople depending on the roles they are in. Set a standard for the metrics that staffs will report on each week. Every staff should report on the same set of metrics.

c. Standard Roles

The activity standards should define the small number of standards roles within the unit and hire people for those roles. Common roles created by this report include, Head of Unit, marketing manager, business development manager, sales manager, senior sales officers, sales officers and customer experience officers. Compensate all the roles categories using the same compensation model. Make sure that every staff receives the same training and enablement. New hires should be trained in the same way every time. A two-week training that provides new staff with the information and tools they need to quickly get to quota achievement is key.

d. Management Reporting

Identify the key performance indicators (KPIs) that matter for each of the major functions in the sales unit and analyze those on a weekly, if not daily, basis. When reporting to other parts of the organization, make sure that you consistently present these KPIs. This will help the managing director and other executives understand what drives success in the sales organization.

4.11 Cloud-Based CRM Software (CRM)

Customer relations management software can help your business grow by managing many sales processes, from lead scoring to enhancing long-term customer relationships. Customer Relationship Management systems are powerful tools designed to give Company's a holistic view of the customer relationship by integrating marketing, sales, and customer support. When CRM data is stored in the cloud, it can be accessed directly from anywhere and at any time.

When deployed correctly, a CRM presents a huge advantage for sales employees, as it allows them to get fast and accurate insights on what customers are doing, what they're drawn to, and when they are

most likely to buy. Armed with up-to-date, relevant information and the ability to contact customers and prospects while on the go, a sales team becomes more agile, effective, and productive.

The discussion on acquisition of a CRM should be upgraded to critical as it has a high impact on sales performance. It's our opinion that the purchase of a CRM software should be done within the first quarter of 2018. Its benefits to the company cannot be overemphasized, they include;

- i. It can give you an overview of projected sales for a specific period for sales planning.
- ii. CRM software can help monitor sales quotas, identify deals that have not yet closed and created strategies to shorten sales cycles to improve lead conversion.
- iii. It is very useful in building customer relations.
- iv. CRM enables you to track and analyze lead data so you can calculate the return on your lead investments and marketing campaigns on an ongoing basis.

5.0 Human Resource Development (HRD)

The partnership between the sales team and human resource team is one of the most valuable relationships within the company. Sales leaders can help HR understand sales strategy, customers and products, and the type of selling resources needed. HR, in turn, can help Sales apply a higher level of discipline to human resource development so that the sales organization can perform at its best. In today's competitive space, managers are seeking to build a sustained competitive advantage over its competitors, human resource has been the one sure way of maintaining a company's competitive edge. We are now in an era where human resources drive sales success. They do that not by involving themselves in the sales process or trying to meet sales targets, but by focusing on delivering on the HR activities that their sales colleagues need to succeed.

Human resource development can bring value to sales by first understanding the sales strategy of the company. A deep understanding of the product and services and strategies to drive sales will impact on their understanding of the right human resource talent needed for the job, where to find them and how to attract them to the company. The HR team must also understand the type of sales roles required and how they will work together. For instance, what are the roles for sales, marketing and business development heads?

The HRD strategy for sales should be part of the sales strategy. With that a proper management of the Human resources, the sales strategy will fail. The HRD strategy for sales refers to the allocated responsibilities, authorities, measurement guidelines, recruitment and selection and training for the sales staff.

5.1 Current Staff Capacity

In this fast-moving global economy with increased competition on the Ghanaian insurance broking market, companies cannot afford to keep the staff that are not adding value to the development of the organization. The company must conduct a staff audit within the sales and marketing team, first to understand their competencies and later to rearrange their roles against the recommendations in this report. The current staff capacity must be augmented true training and the recruitment of new staff to introduce new perspectives to the sales operation. The head of the unit must be allowed to rearrange the roles to obtain the best of the staff. Currently, their productivity is slow and must be put on a training and coaching program to train and retrain them for improved performance. This training must be accompanied by a performance system to identify the non-performing staff. After six months if the staff's productivity stills remain average, we recommend that such a staff is relieved of their duties.

5.2 Proposed Sales and Marketing Structure

When companies evolve and grow bigger, their organizational structures also change. Growth comes with specializations and new complexities in managing the organization. The unit-based structures follow the same trend. The structure proposed for the company is a progressive plan, foreseeing the organization within the next five years. However, this organization would have to be fitted into the

main organizational chart and in doing so we must consider the functional roles envisaged by this structure. It must also be noted that this structure is developed as an ideal plan and must be subjected to the complex work environment of MGA. The organizational chart envisages a four-level organizational chart. The first level is the head of the unit, the second level made up of senior managers, the third level is made up of senior officer and the last level is made of the officers.

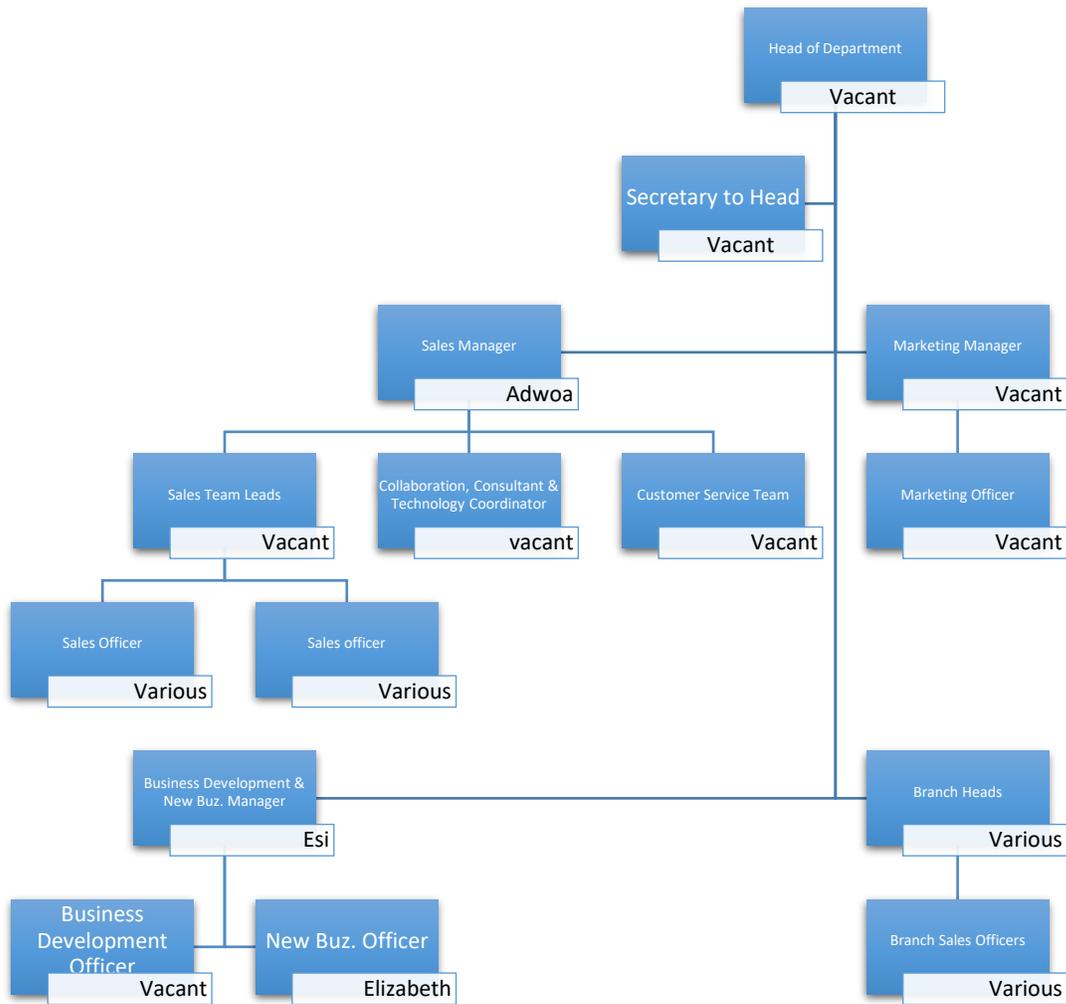


Figure 1: Proposed Organizational Structure for the Sales and Marketing Unit

5.3 Key Responsibilities

The job of each staff must be defined in terms of responsibilities, experience, education, special knowledge, and deliverables, in which case the company will be able to analyze the professional behaviours that allow a worker to deliver on the performance requirements attached to the job. The report addresses the key responsibilities attached to the role which are critical for the selection of staff and the roles they must play to help achieve the organizational objective.

a. The Managing Director

They are often the spearhead of the sales and marketing team. He holds the ultimate responsibility of the organization including the sales unit. They set the strategic direction of the sales and marketing strategy. They recruit and appoint the head of sales and marketing and work closely with the Sales and Marketing head on sales strategy and approach to winning new business. The Managing Director must organize regular meetings with the Head and the sales team, motivating and reviewing their operations.

b. Head of Unit

The head of sales and marketing often is responsible for planning sales, marketing, and product development projects, as well as guiding their implementation over the short- and long-term. The Head is responsible for planning and implementing sales, marketing and product development programs, both short and long-range, targeted toward existing and new markets by performing the following duties personally or through subordinates.

- i. Develops and implements strategic marketing plans and sales plans and forecasts to achieve corporate objectives for products and services.
- ii. Develops and manages sales/marketing operating budgets.
- iii. Oversees and evaluates market research and adjusts marketing strategy to meet changing market and competitive conditions.
- iv. Monitors competitor products, sales and marketing activities.
- v. Establishes and maintains relationships with industry influencers and key strategic partners.
- vi. Guides preparation of marketing activity reports and presents to executive management.
- vii. Directs sales forecasting activities and sets performance goals accordingly.
- viii. Directs staffing, training, and performance evaluations to develop and control sales and marketing programs.
- ix. Directs market channel development activity and coordinates sales distribution by establishing sales territories, quotas, and goals.
- x. Represents company at trade association meetings to promote a product.
- xi. Coordinates liaison between sales department and other sales related units.
- xii. Prepares periodic sales report showing sales volume, potential sales, and areas of proposed client base expansion.
- xiii. Reviews and analyzes sales performances against programs quotes and plans to determine effectiveness.

c. Sales/Marketing/Business Development/Branch Managers

Section Head	Key Responsibilities
Sales Manager	Sales managers are the conductors of a company’s revenue engine. They create and nurture high-performance sales teams and lead them to hit revenue forecasts and meet customer needs. An average sales manager will bring their sales staff down to their level, whereas the best sales manager will bring excellence to all their teams. A great manager who inherits average

	<p>salespeople knows how to coach, advise, motivate, or replace reps until they have created a high-performance sales force. It's therefore essential to recruit a high performing sales manager for your team. The topline objective of a sales manager is to meet company revenue targets through the activities of their sales staff. They harness the power of their direct reports, driving sales force productivity and extracting the best performance from each employee. The duties they perform include the following;</p> <ul style="list-style-type: none"> • Develops and increases sales revenue to meet assigned targets • Becomes actively involved in a new staff sales orientation and sales training programs. • Acts as a resource to sales staff in sales opportunities and proposals. • Assists the sales staff with obtaining quotes, closing the sale and developing audits for key accounts. • Coordinates and assists in leading sales meetings to include agenda preparation.
<p>Marketing Managers</p>	<p>Marketing Managers plays an important role in almost every industry. The roles vary from one organization to the other. The marketing manager has complete bottom-line responsibility for creating and executing innovative, aggressive marketing plans deploying online and offline direct marketing tactics. My thought about Key responsibilities of the marketing manager can include:</p> <ul style="list-style-type: none"> • Conducting detailed response analysis and formulating targeted marketing strategies • Forging long-term marketing partnerships with associations and other groupings • Using a full range of online marketing tactics, including social media, online PR & SEO • Moving customers up the relationship ladder and engaging with them using interactive and content-led marketing techniques • Querying databases and generating list build strategies • Formulating communications strategies, including the writing of promotional copy • Establishing close working relationships with partners • Working closely with other internal departments to achieve project objectives • Hitting agreed targets for direct revenue generation and lead generation whilst controlling the marketing budget • Customer relationship management (CRM)

<p>Business Development Managers</p>	<p>The Business Development Manager works to improve an organization’s market position and achieve financial growth. This person defines long-term organizational strategic goals, builds key customer relationships, identifies business opportunities, negotiates and closes business deals and maintains extensive knowledge of current market conditions. In general, the business development manager looks for ways to bring in more revenue to a company. Their key responsibilities may include;</p> <ul style="list-style-type: none"> • Looking for new markets. • Partnering with other companies. • Selling new products to existing markets. • Developing new products or services for the Ghanaian market. • Must keep abreast of competitor's strategies, such as their marketing plans and new products. • The developer must have an in-depth knowledge of his company's products, marketing strategies and key demographics. • Provide feedback to the technical department to ensure quality service and underwriting standards are maintained • Demonstrate business planning skills to achieve visitation & sales targets • Provide accurate forecasting of revenue through pipeline management • Act as an ambassador for the company at all time.
<p>Branch Managers</p>	<p>A branch manager is responsible for all the functions of a branch location such as marketing, building a rapport with the community to attract business and assisting with customer relations. A branch manager is also responsible for making sure that the branch meets its goals and objectives in a timely fashion. We recommend that the branch manager role should be at senior manager status and be under the sales and marketing unit and provided technical support at the branch unlike their counterparts at the head office. Their key responsibilities include;</p> <ul style="list-style-type: none"> • Develops new business through selling and marketing activities. • Developing strategies to achieve revenue targets. • Managing the daily activities of the branch office, with duties such as insurance claim processing (motor, assets, liability, homeowners, etc.), marketing, auditing, loss prevention, and underwriting. • Helping to hire, training, and monitoring the performance of staff and partners within the area.

	<ul style="list-style-type: none"> • Providing updates to the head of sale and marketing regarding sales, business development and marketing progress, operating results, insurance trends, and competitor methods.
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Table 9: Key Responsibilities of Section Heads

d. Sales Officers

The quality of relationships a business has with its customers can impact its financial performance. A relationship sales officer is a professional whose overall responsibilities include managing customer expectations, identifying new business markets and recording daily customer transactions. A successful relationship sales officer has a keen eye for detail. The sales officer plays a key role in strategic growth, expansion, product development and acquisition of the new business in the company. Sales executives are responsible for the maximization of sales for a company’s products. They are people who reach the customer directly.

Their key responsibilities may include;

- Studying the market to identify the needs and expectations of customers.
- Helping the company implement strategies to ensure that customers are served quickly.
- Designing and implementing techniques for educating old and new customers on the benefits of product and service.
- Working towards attracting new customers.
- Keeping records involving customer transactions.
- Acting as a bridge between the company and its current market and future markets.

5.4 Aligning Recruitment Requirements

The human resource team should take an active role in working with sales managers to understand their strategic aims and goals and launch recruitments campaigns accordingly. Using the right methods to recruit the right people for the right jobs holds the centre for effective sales management. Each position within the unit must be redefined considering the strategic direction of the company. It is not always necessary that the company must hire additional people to achieve organizational talent. There are usually available talents within the organization to achieve the organizational goals. With an effective evaluation of your current manpower, mostly by an external consultant, who will look at the jobs and employees dispassionately, the company can find suitable talents to fit in the different roles envisaged in this report. Immediate redeployment of talent can help in long-term career planning as well as job satisfaction. The Human resource team must know the various roles within the sales department and understand how they all relate within the organizational space, and by so doing be able to recruit or redeploy the best staff for each role.

5.5 Compensation Structure

A sales compensation plan is a way to put your marketing strategy into operation. Given the impact that sales compensation plans can have on growth, almost every company with a sales force should

take a more strategic approach to design their incentives plan. The human resource team should work with sales managers to ensure that compensation plans are not only about results but that they also involve employee retention.

Effectively aligning sales compensation and incentive plans with sales strategies keep your sales force focused on your top priorities, growing your top and bottom line as well as your market share. There is various compensation plan available, however, for the type of operations of the company, we recommend the “Salary plus Commission plus Bonus” model for the company. We should not that it is different from the Salary plus Bonus model. The perks of this plan are that it provides earners with a “livable” base income, and then they are paid for performance. This provides an incentive for assertive sales stars. Less direct management is involved, and it automatically adjusts. Bigger checks are tied to success, and the focus is on acquiring new accounts. Although this model has its downsides, it is more complex to administer. Due to the nature of business where sales success is also hinged on other actors within the organizational setting, a less aggressive compensation structure is recommended, where the staff is paid 70% of his base and the rest is based on his commission and also paid a target bonus at the end of the year. We recommend that the commission is paid monthly in the middle of every month. The company should consider paying a higher commission for new business than that of an existing business.

For any model or compensation structure to work the following must be adhered to;

- i. The sales compensation plan must be written, documented and communicated to staff involved.
- ii. Rewards should reflect results.
- iii. Set effective sales goals and performance objectives and keep a running tally of who is meeting those objectives.
- iv. Performance targets must be well communicated and explained to staff, and they should be based on their levels. The targets must be meaningful.

5.6 Training

Training is a key feature of the sales and marketing strategy which should not be taken as business as usual. The Head of Unit and the Head of HR and Administration must have a sit done to discuss strategy, goal and what performance metrics you are seeking to measure after the training. Training should not be organized because some type of training is needed but geared towards improving some particular competencies that have been identified and need to be developed through training. Training organized must be aligned with the sales strategy for the year, and each exercise must be aimed at addressing a strategic defect within the sales department.

Training programs must be developed and delivered to staff in a way that seeks to address the practical issues confronting them, and not some theoretical understanding of key principles and processes in sales. The programs must be interactive, engaging and hosted outside the office space for maximum concentration and participation. A budget must be devoted to this cause and utilized to the benefit of the sales team.

All training programs should not adopt as an event, it is organized, and we are done with it. Training should not be an acquisition of a certificate or a fulfilment of a training objective, the real work of training begins after the training program. Hence, the training company used must always incorporate within the training program the development of action points which are SMART and delivered to supervisors after the training for follow-through and monitoring.

Upon interaction with the MGA team, the following training programs are recommended for the 2018 business year;

a. Technical Training

It was identified that several sales team members lacked adequate technical underwriting knowledge and full knowledge of the products. It is therefore necessary to continue product knowledge and underwriting principles training to enrich their knowledge. Also, such training must educate the role of the broker in the whole insurance industry. Their firm understanding of the role of the broker will enable them to be able to shift from the sale on price, to sales focused on service delivery and unique benefits, MGA offers to its Customers.

b. Sales Training

Most of the sales staff are not trained salespeople and would need to start understanding the basics of selling on an ongoing basis. Selling is a Life Skill and must be acquired over a period. Sales training programs should be organized for the sales staff. We recommend that the company starts with the basic selling process for the staff to understand the basics of selling. Following the basics, key selling programs like Selling for Results, Prospecting and Opportunity Management, Dealing with Difficult Customers, Key Account Development, Sales Management, Negotiations and Closing the Sale should be rolled out for them.

c. Customer Service Training

Key to any business growth is customer service training. Companywide customer service training should be organized; however, the touch bearers is your sales and marketing staff. Biannually, the staff must be taken through practical customer service training that activates the individual staff's competency to deliver superior service to your current and potential customers.

d. Sales and Marketing Training for Non-Sales Staff

To transform the Company into market-oriented Company, where all the non-sales through their various jobs contribute to the growth of acquisition of a business, they all must undergo sales and customer service training periodically. These trainings should include the Managing Director to the Driver of the company. Every staff job impacts on the service excellence delivered to the customer. The non-sales staff must understand the sales process and the underlying skills and behaviour in selling. Knowing how to sell and having to know some sales techniques is a great ability to have and

it's a knowledge that should be learnt within the organization's setup. These skills come in handy most often when there is a need to convince the potential to join your company.

5.7 Motivation

MGA must engage and motivate its sales staff to attain a sustained high level of performance from their sales team. The company must understand that several factors motivate staff and not only money. It's often seen that the only motivating factors for sales executives are;

- a. Keeping their jobs
- b. Receiving the salary payments promptly
- c. Payment of commissions to them.

It is not that the above-mentioned factors are not important, however, in additions to the building and ensuring these three key motivation factors, sales staff need more than money and security to be motivated. High performing salespeople have a "high desire to accomplish everything that one can, to become the most that one can be". The following are our recommendations on how to motivate the current team of the sales staff.

a. Build their Self Esteem

It's the responsibility of the head of unit and management to help build up the confidence and pride of the sales force as it's important to performance. They need to feel valued and respected, and not feel they are just a means to an end. To operate at an optimal level, they must work within environments where communication, trust and respect are valued. Sales Heads who want high levels of performance from their teams must build confidence and pride and must demonstrate that they value and respect their team members. A key driver for motivation is feeling valued at work.

b. Build a Sense of Team

Salespeople work better in teams, where they complement and support each other. The team members must feel a sense of belonging and acceptance among their team. We must realize that working together as a sales team and as the organizational unit are all very important in motivating the sales force. If there are alienated from the team are separate entities it might affect their morale and performance. Efforts must not be spared in building a sense of belonging within the organizational space. Let's endeavour to create a forward-looking, positive and accepting atmosphere for the salespeople to give off their best.

c. Track and Share Weekly/Monthly Successes

Sharing small wins within the company multiplies the morale-boosting effect. Recognize and acknowledge the performances to urge the salespeople on to deliver higher performance levels. Within the target setting stage, set up milestones and acknowledge staff who meet their miles stones. For example, you can make a special mention when individuals or teams or unit meets their weekly, monthly, quarterly or annual targets. A special mention can also be made when they get to 10%, 25%,

50%, 75% and 100% of their set targets. These mentions apart from encouraging the successful individuals also will urge those behind to do more.

d. Reward and Recognize the Sales Team Publicly

In many instances' management recognize the inputs of the sales team only at a sales meeting. Management must acknowledge the entire sales team for their contributions and celebrate their successes in a way that the whole company can recognize them. It must be noted that a public display of appreciation can be more motivating than salary or commission for most self-driven salespeople.

e. Start a Sales Contest

MGA must start a sales contest beginning 1 January 2018 for all sales staff and non-sales staff. The company should analyze the figures for 2017 to determine which types of competitions deliver the best return on investment. The contest should be monthly, quarterly and annual, this will ensure continuous participation in the contest and ensure each staff contribute till the end of the year. It should be a yearlong contest managed by a committee of each level within the Company. Such competitions could have a separate one for management and modalities and prizes spelt out for each member of the Company. Prizes could include dinner or lunch with the managing director to a holiday abroad. The prize must be attractive enough to encourage participation.

f. Organize offsite and team building events

As stated earlier, team building is critical to improved sales performance. These events could be a simple round of drinks, a sports game, a golf outing, or an official team building program. Whichever approach you chose the goal is to get your team to genuinely relax, have fun, and naturally cultivate camaraderie.

5.8 Staff Turnover and Growth

The turnover rate of high performing sales personnel is notoriously high, as is the cost of replacing personnel and having to train someone new. The company must know that the real cost of a resignation of a sales staff goes far beyond their salaries and recruitments. Time spent by HR conducting exit interviews and interviewing potential new hires, testing, meetings, new staff orientation, job training, and other administrative functions related to both the departing and newly hired staff all add up to be a major drain on the company. Sales staff turnover is a giant expense undermining effectiveness and profitability, and measures must be taken to reduce it.

The following are some recommendation to reduce turnover of performing staff and growth in the sales team;

a. Hire the Right People

The number strategy in achieving a low staff turnover is making sure the right person is recruited for the job. Sales are like some jobs is a profession of passion. The staff must have the training and desire to sell. You must develop your job description effectively to the envisaged role and recruit the best fit

for the job. The staff must know what MGA does and exactly what the company will require from them. If the expectation of the staff is different from that of the company the staff is likely to leave. HR must lookout for those who are great at selling, not those who can sell.

b. Re-recruit your sales staff

Re-recruit your sales periodically, if you don't some other company will. Top sales performers are hard to find, and you can count on your competition to reach out for your sales staff, it's only a matter of time. Note that it's expensive to recruit a replacement, so save the company that cost. The best way to re-recruit is to pay attention to your sales staff, let them know how important they are to the company, spend time with them to develop their natural strengths and give them specific feedback when they are doing something right. Also, understand their challenges and difficulties in executing the jobs and take steps to resolve them. Treat them as when they were recruited, and you are sure to keep them from not picking the next phone call.

c. Treat Each Sales Staff as an Individual

People join a company, but they leave a manager. The leadership of the sales unit must be trained or coached to treat each of their staff as an individual. It sounds easy, but it is important you ask each of your staff how they want to be treated. By understanding everyone's strengths, needs, likes, dislikes, and personal goals, you can be the kind of manager that a salesperson wouldn't leave. Over the years, there is ample evidence that shows that a well-built sales team will follow their sales managers to any Company. As a result, we recommend that the sales team have a one on one or a team session to get to know themselves better and for the manager to be able to handle their individual needs. The head must ask this question, "How do you want me to treat you". This exercise should be carried out at the beginning of this year.

d. Build a Talent Bank

While you are re-recruiting your people and individualizing your coaching to fit their needs, you should also commit to a never-ending search for talent. The HR team in partnership with the sales and marketing unit must continuously build the company talent bank. The company can also make use of a consultant to either build their talent base or rely on their talent base. The idea is to have the right fit for each role within the sales unit, and it will enable you to hire better people.

5.9 Performance Review

It's worth noting that many companies do not do performance reviews and when they do the same is designed and filled by all the staff regardless of their professions. Sales and marketing are better managed when the performance management system addresses the skills and competencies needed to execute their job. Whatever performance system to be used should be designed at the beginning of the year and it must align with the objectives set for the year and clear performance expectations expected. A good performance review should align with the following factors;

- i. Compensation Plan
- ii. Key Performance Indicators

iii. Pipeline Management

It must be noted that these factors as outlined above is useless unless they are discussed in the context in which the salesperson had to work. If surrounding conditions and resources are not conducive it will be difficult for even the high performing salesperson to deliver on their mandate.

It's our opinion that throughout the year, both the sales manager and the sales staff must discuss the sales staff's results and found a way to improve them on a more regular basis, to improve the performance consistently. It shouldn't be only at the end year performance review the sales results are discussed. Both parties, management and sales staff must focus on taking stock, providing each other with useful feedback, working as a team and determining what is needed to help the sales staff achieve their goals.

To achieve a performance regime that improves sales income, the following strategies have been recommended;

a. Monthly Performance Reviews

The performance review must be conducted monthly with full management involvement. Most often organizations only measure the outcome, in the case of MGA the commission income, however, performance to improve sales numbers must look at some other key indicators, key among them are;

Key Performance Indicators	Details
Lead Flow	This is the number of new leads that are generated by the staff each month. Managers are now becoming increasingly aware that to increase sales you don't have to increase your staff numbers but rather increase the number of leads. As you manage the new leads that come in an eye should be kept on what is happening to exist leads from previous months. The system to manage the leads should look at all the details of the leads, information like who is the contact person, which Company, which industry, date the lead was secured and any further details of the lead.
Number of Qualified Opportunities Created	The qualified opportunities are the leads that you have enquired and know their needs and you have presented a proposal or had a meeting with on how to resolve their need. At this stage, the salesperson should have been able to identify the monetary value of the prospect. Remember sending many proposals to leads doesn't count as Qualified Opportunities. They could be opportunities.
Conversion Rate	The conversion rate is the number of new customers divided by the number of qualified leads. That will tell you the rate at which your leads become customers.

Commission Income	<p>This measure looks at the commission income figures. In this we recommend that the salespeople are measure based on these three factors;</p> <ul style="list-style-type: none"> • New Business Acquired (Brand new business) • A business that is added on to an existing account. (Cross-selling) • Renewal Business. This is necessary so the sales team will be involved to grow their accounts
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Table 10: Key Performance Indicators

b. Quarterly, Bi-annual and Annual Performance Reviews

Further to the monthly performance reviews, other reviews should consider the following sales factors; Sales by product, sales by industry, sales by lead source, sales by new or returning customers, pipeline value, lead response time and others. These measurements are possible if a robust CRM is in place.

c. Non-Sales Staff Review

The company must review its measurement of non-sales staff to a model that will encourage them to give off their best and not to in competition with their sales and marketing colleagues. We recommend that the target for non-sales staff should be based on lead generation and qualified opportunities. Their completion point will be qualified opportunities generated with the support from the sales team. This will encourage more non-sales staff to be involved in the sales process.

6.0 RESOURCE REQUIREMENTS

6.1 Budget

Budgeting for sales and marketing is a bit more complex. There is a need for current and historical data to be analyzed to be able to determine the way forward. The report looks at two different budgets, the production or revenue budget and the marketing or expenditure budget. These figures do not consider actual figures but are guesstimates that could be enhanced at the implementation stage. There was also no data to derive the historical data, however, an indication has been provided to guide the leadership to develop on for the performance measuring of the team. Each member of the team must understand their role in achieving the entire budget from the beginning. The team will by these figures also understand that the organizational spend on them is a function of their productivity.

The budget below considers the various aspects of the sales and marketing recommendation of the plan. It provides estimates of the costs involved and has been budgeted as a function of projected revenue for the year. The expenditures have also been spread over twelve months depending on the implementation pattern of the recommendations. It must be noted that the average spend on marketing activities within an organization is 4% - 6% of total sales, however, as a start, we have capped the budget with 5% of only the envisaged sales for this year. When the organizational get the return on investment for marketing activities in 2018, we believe the company will be inclined to spend more.

Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Marketing													
Online advertising	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	12,000.00
Social media	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	10,800.00
Web Search Optimization	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	5,400.00
Conference & Workshops					6,000.00					6,000.00			12,000.00
Giveaways											50,000.00		50,000.00
Events		5,000.00			5,000.00			5,000.00				20,000.00	35,000.00
Branding & artwork			20,000.00										20,000.00
Public Relations		2,000.00				2,000.00				2,000.00			6,000.00
Publications/Corporate Profile				5,000.00				5,000.00					10,000.00
<u>Marketing Total</u>	<u>2,350.00</u>	<u>9,350.00</u>	<u>22,350.00</u>	<u>7,350.00</u>	<u>13,350.00</u>	<u>4,350.00</u>	<u>2,350.00</u>	<u>12,350.00</u>	<u>2,350.00</u>	<u>10,350.00</u>	<u>52,350.00</u>	<u>22,350.00</u>	<u>161,200.00</u>
Other													
Cloud-Based CRM Software				45,000.00									45,000.00
Research			5,000.00			5,000.00							10,000.00
Travel	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00
Marketing Consultancy	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	24,000.00
Mobile App			15,000.00										15,000.00
Trade Associations Membership		5,000.00			5,000.00								10,000.00
Other total	<u>3,500.00</u>	<u>8,500.00</u>	<u>23,500.00</u>	<u>48,500.00</u>	<u>8,500.00</u>	<u>8,500.00</u>	<u>3,500.00</u>	<u>3,500.00</u>	<u>3,500.00</u>	<u>3,500.00</u>	<u>3,500.00</u>	<u>3,500.00</u>	<u>122,000.00</u>
Grand Total	5,850.00	17,850.00	45,850.00	55,850.00	21,850.00	12,850.00	5,850.00	15,850.00	5,850.00	13,850.00	55,850.00	25,850.00	283,200.00
Projected New Business	5,850,000.00		Mkt Budget Allocation @ 5%			292,500.00							
Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total

Marketing													
Online advertising	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	12,000.00
Social media	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	10,800.00
Web Search Optimization	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	5,400.00
Conference & Workshops					6,000.00					6,000.00			12,000.00
Giveaways											50,000.00		50,000.00
Events		5,000.00			5,000.00			5,000.00				20,000.00	35,000.00
Branding & artwork			20,000.00										20,000.00
Public Relations		2,000.00				2,000.00				2,000.00			6,000.00
Publications/Corporate Profile				5,000.00				5,000.00					10,000.00
Marketing Total	2,350.00	9,350.00	22,350.00	7,350.00	13,350.00	4,350.00	2,350.00	12,350.00	2,350.00	10,350.00	52,350.00	22,350.00	161,200.00
Other													
Cloud-Based CRM Software				45,000.00									45,000.00
Research			5,000.00			5,000.00							10,000.00
Travel	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00
Marketing Consultancy	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	24,000.00
Mobile App			15,000.00										15,000.00
Trade Associations Membership		5,000.00			5,000.00								10,000.00
Other total	3,500.00	8,500.00	23,500.00	48,500.00	8,500.00	8,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	122,000.00
Grand Total	5,850.00	17,850.00	45,850.00	55,850.00	21,850.00	12,850.00	5,850.00	15,850.00	5,850.00	13,850.00	55,850.00	25,850.00	283,200.00
Projected New Business	5,850,000.00		Mkt Budget Allocation @ 5%			292,500.00							

Table 12: Projected Sales and Marketing Budget

7.0 IMPLEMENTATION

The implementation of the plan is the most difficult part of the planning process. It involves achieving the objectives set out in the strategic plan while remaining alert and flexible to new opportunities as they unfold. Once a plan has been successfully developed, the next most important thing to be done is to implement the plan. Several recommendations are listed in this report, once management is confident of the strategies, they must take steps to implement the actions outlined in the plan. Management must take note that most failures of such plans are with its implementation. The company expended financial resources must be put to good use and not left on the shelves or drawers of managers.

7.1 The Right Sales and Marketing Team

The guarantee to a successful implementation of the plan is the team available to implement the strategy. The company must assemble the team with the necessary technical background to implement it. A team with salespeople, research and product development skills, IT knowledge, writing skills, branding, design and some online media experts. It is mostly difficult to find a staff that can execute all, and therefore the company should look at a combination of staff that would deliver on this expertise. However, there are various options available to the company, we, however, recommend a hybrid team as the best solution for the company. In this, external consultants are engaged to execute aspects of your plan. The consultants could also provide training and best practice guidance for your staff. The company must be sure that everyone within the team, both internal and external are clear about their roles and responsibilities. Performance criteria are to be set for all, and all must understand the shared vision of the organization for the sales and marketing team.

7.2 Management Support

Top management is essential to the effective implementation of strategic change. Top management provides a role model for other managers to use in assessing the salient environmental variables, their relationship to the organization, and the appropriateness of the organization's response to these variables. Top management also shapes the perceived relationships among organization components. Top management is largely responsible for the determination of organization structure. The development and strategic controls for the marketing plan emanate from the top management level. For any sales and marketing to work, top management must be involved in the development of the plan. Also, the key to the implementation process is management involvement in the execution of the plan. Apart from financial incentives, management support has proven to be a significant source of boosting and motivating the sales and marketing team to perform. Team members can benefit from coaching and mentoring programs organized by management. Management should make themselves as a resource, especially when the sales needs management to accompany to attend a meeting to close a deal. Resource constraints can be a major barrier to the implementation of the marketing plan, however, with the support of management through the process, resources needed are well understood by management and provided within a reasonable timeframe for the execution of the various tasks to be performed in this plan.

Sales staff like many other categories of staff respond well to praises where due, fairness, commendation and management can play a key role in making sure such activities are managed by them. Regular meetings with the sales and marketing team serve as a control mechanism to monitor the progress of the team and edge them on to higher productivity.

7.3 External Consultants

External consultants can play an important role in building and implementing strategic plans if they are used appropriately. Rather than creating or guiding an organization's strategy, the primary role of a consultant should be that of a facilitator, a source of outside perspective, and perhaps as a resource for guiding the process itself. This allows each member of the internal team to participate fully without having to manage the agenda and keep the team focused on the task at hand. Consultants can keep the forum on track by directing the discussion to ensure objective, strategic thinking around key issues, tapping everyone's knowledge and expertise, raising pertinent questions for discussion and debate, managing conflict, and handling groupthink and other group dynamics issues.

Consultants can extract the best thinking from the group and ensure that the vision and mission are based on a sound, critical review of the current state and anticipated future opportunities. Once this is accomplished, consultants can facilitate the identification of desired outcomes and the drivers needed to achieve them. They can also help to assure that a true consensus is reached, rather than an appearance of a consensus due to fear, conformity, or other group effects.

7.4 Activity / Implementation Plan

The plan must do more than just say what the company wants to happen, it must describe each step required to make sure that it happens. The table below presents the implementation plan;

No.	Key Tasks	Start Date	End Date	Resources Needed	Responsible Staff	Team
1	Company Website Optimization	Jan. 2018	Feb. 2018	External website designer	Business Dev. Mgr.	IT, Sales and Marketing teams
2	Conference and Workshops	May. 2018	Oct. 2018	Resource persons, project venue	Business Dev. Mgr.	Business Dev. & Marketing Team
3	Research & New Product Development	Jan. 2018	Jun. 2018		Business Dev. Mgr.	Sales & Technical Team
4	Social Media and Content Marketing	Jan. 2018	Dec. 2018	Content, Designer	Marketing Mgr.	IT & Marketing Team
5	Contact Management	Jan. 2018	Mar. 2018	Creation of a Call Center, Social Media Platforms, Interactive Mobile App and Website	Marketing Mgr.	Customer Service
6	Advertising & PR	Apr. 2018	Dec. 2018		Marketing Mgr.	Marketing Team
7	Events	Feb. 2018	Dec. 2018		Marketing Mgr.	Sales & Marketing Teams
8	Publications/Corporate Profile	Apr. 2018	Aug. 2018		Marketing Mgr.	Marketing Team
9	Trade Associations Membership	Jan. 2018	May. 2018		Sales Manager	Sales and Marketing Teams
10	Creation of Global Partners Desk	Jan. 2018	Mar. 2018	Office Space and Dedicated Staff	Sales Manager	Special Duties officer and technical team.
11	Creation of Independent Consultants Desk	Jan. 2018	Feb. 2018	Office Space and Dedicated Staff	Sales Manager	Special Duties Officer, Independent Consultants and Business Dev. Mgr.
12	Underwriting Companies Collaborations	Jan. 2018	Jan. 2018		Sales Manager	Collaborations Staff

13	Walk-Ins	Jan. 2018	Mar. 2018	Front Desk Enhancement	Sales Manager	Front Desk Staff
14	Mobile App Development	Feb. 2018	May. 2018	Mobile App Developer	Head of Unit	IT & Business Dev. Team
15	Branding & Artwork	Jan. 2018	Mar. 2018	External Consultant, Designer	Head of Unit	Marketing and Business Dev. Team
16	Communication Strategy Development	Feb. 2018	Apr. 2018	External Consultant	Head of Unit	Marketing and Business Dev. Sections
17	Giveaways	Nov. 2018	Dec. 2018	Diaries, calendars and other company souvenirs	Head of Unit	Sales, Business Dev. & Admin and HR Unit
18	Cloud-Based CRM Software	Jan. 2018	Apr. 2018	CRM software provider	Head of Unit	IT, Sales and Marketing teams
19	Branch Sales Management	Jan. 2018	Dec. 2018		Head of Unit	All Branches
20	Key Staff Recruitments & Movements	Jan. 2018	Mar. 2018		Head of Unit	HR and Management Team
21	Compensation Structure Review	Jan. 2018	Jan. 2018		Head of Unit	HR and Management Team
22	Training Plan	Jan. 2018	Jan. 2019	External Consultants, Internal Mentors and Coach	Head of Unit	HR Team
23	Sales Team Motivation Plan	Jan. 2018	Feb. 2018		Head of Unit	HR and Management Team
24	Performance Review	Apr. 2018	Dec. 2018	Performance Review Datasheet	Head of Unit	Heads of Sections

Table 13: Implementation Plan 2018

8.0 REVIEW AND CONTROLS

The sales and marketing plan have been developed to cover twelve months. During this period, inevitably circumstances change, sometimes radically. These changes could be environmental changes, legal changes, human resource changes and many others that can render some of the underlining assumptions or strategic inoperative or obsolete. It is therefore essential that the company engages in periodic reviews and if there are such changes, alter the plan to suit the current market conditions. Reviewing your plan regularly is so critical to the company's success that management should schedule review dates.

The planning process itself is immensely valuable, but if you don't review the plan regularly, it is easy to lose focus. Periodically revisit the plan and measure your progress. The review includes an assessment of sales plan gaps, marketing plan gaps, and alignment gaps between sales and marketing, and between sales and marketing and the other units of the company.

8.1 Research

Market research and marketing data analysis is a key tool for companies to gain insights to the consumers, the behaviours, buying patterns and the also obtain feedback on how to improve the products and service offering to them. The market research will allow the company to understand the market conditions, the industry dynamics and the competitive landscape. Research if well carried out by the team should enable the company to be able to design new products, service delivery and further be able to through review develop a more effective marketing plan. The plan should be a living organism within the organization and through research, the company should be able to deliver timely reviews to the plan to make it successful.

8.2 Key Performance Indicators (KPIs)

Key Performance Indicators are specific numerical metrics that should be developed by the head of the unit in conjunction with the head of HR for every staff of the unit. This will help measure the progress of each defined strategy as revenue targets as defined by the plan. All the sales and marketing activities should be measurable if the company is not able to measure its performance it will be difficult to improve it.

By developing and tracking KPIs the company will be able to track the value each marketing activity brings to the company. The measurement of the KPIs also allows the company to track and make changes to various strategies and budgets as they are been implemented. Conventional managers only hold the view that only final revenue or commission figures only matters in sales management. This position is far from the truth, various measurement criteria enhance the sales growth and ensure your sales and marketing team are an efficient selling machine.

We have recommended some KPIs below. It must be noted that each task or assignment will carry some specific KPIs and the details provided below would not apply to all staff or the unit. The Unit

managers must establish the job specifications of each staff and align it with a selection of KPIs presented.

- i. Sales Revenue (Commission Income)
- ii. Revenue Diversity
- iii. Revenue per Account
- iv. Qualified Leads Generated
- v. Customer Value
- vi. Sales Team Response Time
- vii. ROI on marketing activities
- viii. Lead to Customer Ratio
- ix. Website Traffic to Lead Ratio
- x. Social Media Reach to Lead Ratio
- xi. Mobile Traffic to Lead Ratio
- xii. Quoted to Closed Customer Ratio
- xiii. Email Marketing Performance
- xiv. Blog Post Visits
- xv. Customer Retention
- xvi. Sales Cycle Timeline

8.3 Sales meetings

Sales meetings need to be a regular part of the sales unit calendar to help spur creativity and develop ways to drive more revenue. Key to a sales and marketing plan review is the meetings of the sales team to review figures, KPIs and Goals against what has been achieved. For the plan to work the sales meetings should not entertain lateness, tardiness, distractions, and interruptions. Sales meetings are very serious business as it holds the future of the organization. The main objective for these meetings should be to educate, inform, and motivate sales and marketing staff. Sales meetings must be held periodically as agreed with no postponements, starting late of running late. It must be held within defined time, defined agenda and well organized. All members should always be present at all sales meetings, except on leave. No staff of the unit should fix any external or internal sales meeting at agreed meeting time and no member of the unit should be allowed permission to attend any meeting.

Sales meetings are important as they help the team communicate amongst itself, creates synergy, helps measure performance through the KPIs, helps motivate, encourage and spur salespeople, helps develop and reinforce individual skills and abilities and helps learn solutions to everyday problems.

Find below our recommendations on sales meetings;

a. Frequency

Sales meeting should be held weekly, monthly, quarterly, biannual and annual reviews. The half-year and annual meetings are better held as major strategic reviews by the sales team outside the office space, preferably as a retreat. The weekly meetings are a must and should not be compromised at all.

b. Meeting Day

Weekly meetings should be held on Monday mornings when most companies hold the management meetings. It should be the first agenda for the day. Monthly reviews should also be held in the office space on the first Monday after the end of the month. Quarterly and Bi-annual meetings should be held for a day out of the office space, also on the first Monday or Friday after the end of the period. End of year meeting should be held in the first week in December, a three-day retreat to review the year and develop strategies for the incoming year.

c. Time

The weekly meetings should be held first thing in the morning for an hour. Monthly meetings should extend to two hours in the morning. Quarterly and Half year meetings should be held for a day and annual meetings should be held over three days.

d. Agenda

Agenda for sales meetings should be apt and straight to the point. The agenda must contain the following basic areas in every meeting;

- i. Training - introduce to a new idea to help the sales
- ii. Sales update – revenue figures for the period
- iii. Activity Update – specific activities engaged in for the period.
- iv. Pipeline Update – how do the sales funnel for the individual or team look like.

e. Basic Rules

- v. Agenda must be prepared before every meeting and well communicated.
- vi. All sales meetings are compulsory
- vii. All salespeople and managers must be on time and never late. Lateness should be penalized.
- viii. There should not be any phones in the meeting rooms.
- ix. No interruptions from anyone at any time unless for family emergencies. The client can wait for an hour or a day for a callback.
- x. All staff must come prepared with data on KPIs and already submitted to their supervisors.
- xi. Meetings must be well documented through the taking of minutes.

8.4 Reporting

Measuring the progress of a plan is important to the plan control process. The managers of the unit must consistently monitor the KPIs through their regular scheduled meetings and report of the same to the management of the organization. Monitoring the progress of the plan keeps the plan alive, setting the background for strategic adjustments and reviews of the plan as implementation progresses.