



SALES OPTIMIZATION: GROWING REVENUE WHILE MANAGING RISK

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SCAN TO REGISTER FOR SESSION



LEARNING AGREEMENTS: GROUND RULES



What is **your expectation**, or
what do **you seek to learn**
from this training?

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“Successful sales organisations do not chase every opportunity blindly; they pursue growth strategically while protecting the business.”

- Jim Collins-



INTRODUCTION

INTRODUCTION

- In a highly competitive business environment like the financial industry, organizations are under constant pressure to **grow revenue while minimizing operational and financial risks.**
- Sales optimization has therefore become a **critical strategy** for businesses seeking **sustainable growth, stronger customer relationships, and improved profitability.**

INTRODUCTION

- Organizations **that fail to optimize their sales operations** often struggle with declining revenues, poor customer retention, weak forecasting, and high exposure to financial and reputational risks.

- On the other hand, organizations that **adopt effective sales optimization strategies** are better positioned to achieve business growth, maintain customer loyalty, and remain competitive in changing market conditions.

THE THREE PILLARS OF SALES OPTIMIZATION

CUSTOMER FIT

The right customer for the right product through the right channel. Without fit, every other discipline is wasted on the wrong people.

PROCESS DISCIPLINE

Stable, repeatable origination, qualification, appraisal, disbursement, and after-care. What allows good judgement to scale beyond a few exceptional individuals.

RISK CALIBRATION

Pricing, structuring, and quality controls that ensure the revenue booked is the revenue that survives the loan tenor. The portfolio, not the disbursement, is the measure.

*Resting beneath these three is a foundation of **data**, **talent**, **technology**, and **culture** – the foundation built over years.*

SALES OPTIMIZATION MATURITY SELF-ASSESSMENT



Score your institution on each of the ten statements from 1 (Strongly Disagree) to 5 (Strongly Agree). Total possible: 50.

No.	Statement	Score (1-5)
1	We have a documented Ideal Customer Profile for each priority product line.	1 2 3 4 5
2	Sales executives can articulate the difference between a fit and non-fit prospect in plain language.	1 2 3 4 5
3	We have defined pipeline stages with explicit criteria for stage advancement.	1 2 3 4 5
4	Pricing exceptions require documented approval and are tracked monthly.	1 2 3 4 5
5	Loan officers consult historical portfolio data before deciding which prospects to prioritize.	1 2 3 4 5
6	Sales and risk meet weekly, and the meeting agenda focuses on origination, not just exceptions.	1 2 3 4 5
7	Sales commissions are risk-adjusted (clawback or quality gates apply).	1 2 3 4 5
8	We use credit reference bureau data on every applicable application.	1 2 3 4 5
9	We track sales activity, not just sales outcomes (calls made, prospects met, applications submitted).	1 2 3 4 5
10	We measure cost to acquire a customer and cost to serve a customer by segment.	1 2 3 4 5

BANDS 40+ Mature · 30-39 Developing · 20-29 Early · below 20 Foundational

LET'S DISCUSS

Based on the sales optimization maturity test:

- a. Identify the **two lowest-scoring items**.
- b. For each, write **one sentence describing what would need to change to lift that score by two points** within twelve months.

Any Volunteer can Start.





IDENTIFYING PROFITABLE SALES OPPORTUNITIES

INTRODUCTION

- One of the **biggest mistakes** organisations make in sales is **assuming that every sales opportunity is a good opportunity.**

- In reality, **not all sales generate sustainable value.** Some clients may increase revenue temporarily but create long-term challenges.

INTRODUCTION CONT'D

- Sales optimization therefore requires organisations to **focus not only on increasing sales volume**, but also on identifying opportunities that are:
 - Profitable
 - Sustainable
 - Strategically aligned
 - Low-risk



- The goal is to ensure that **sales efforts contribute to both revenue growth and business stability.**

THREE CATEGORIES OF PROFITABLE OPPORTUNITY

DEEPENING

Existing Customers

Cross-sell from savings to credit, from credit to deposits. Up-sell loan size on graduating clients. Bundle insurance.

Customer acquisition cost is effectively zero. Internal data is rich. Customer has demonstrated trust.

Highest-margin category

BROADENING

Adjacent Segments

Extend into segments adjacent to the current customer base – similar in profile but not yet served.

Underwriting carries over. Channels often need adapting. Examples: traders in adjacent districts; private-sector salaried with check-off.

Carries underwriting forward

FRONTIER

New Segments

New segments where the institution has limited history.

Examples: first foray into agribusiness, supply-chain finance.

Higher risk. Enter with a controlled pilot and explicit data-collection objectives – not at scale on day one.

Pilot before scale

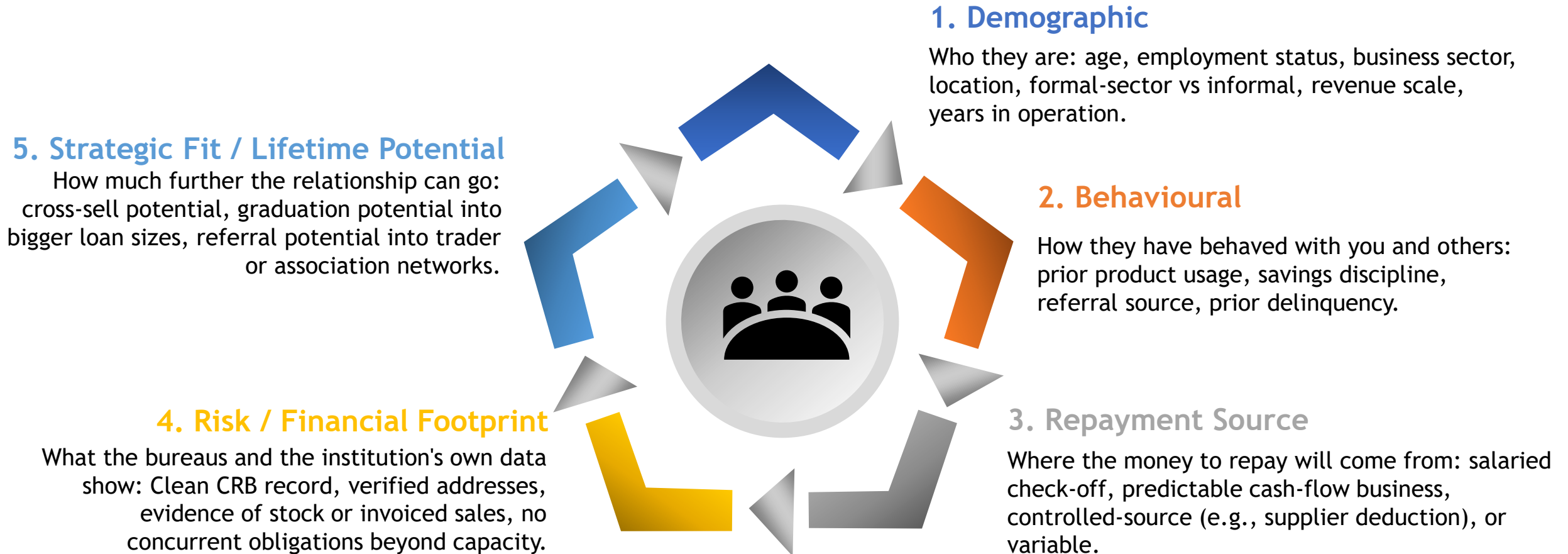


THE IDEAL CUSTOMER PROFILE

ICP IS NOT THE SAME AS...

TARGET MARKET	The broad universe an institution is licensed and strategically aligned to serve.	<i>Too broad; does not differentiate within the universe.</i>
MARKET SEGMENT	A subgroup within the target market sharing common characteristics.	<i>Describes a group; does not specify which members are ideal.</i>
BUYER PERSONA	A semi-fictional representation of a typical customer with name, demographics, motivations.	<i>Describes the typical, not the ideal; often more emotional than economic.</i>
IDEAL CUSTOMER PROFILE	The economic and behavioural characteristics that correlate with highest risk-adjusted lifetime value.	<i>(This is the ICP.)</i>

THE FIVE DIMENSIONS OF AN ICP



LET'S DISCUSS

Mr. Abu was newly appointed as Head of Sales at ABC Savings and Loans. He inherited a sales team of 14 loan officers, working broadly across all customer types.

Three months in, after surveying the loan book, he observed that 70% of the institution's NPL came from two informal-sector segments where the institution had no specialized underwriting expertise, yet sales activity continued in those segments because no one had instructed loan officers to stop.



LET'S DISCUSS

He convened a sales meeting on the first Monday of the fourth month. He presented the data and announced that, effective immediately, the institution would document and apply an ICP for each of its three priority products.

Loan officers protested: would they be expected to refuse customers who walked in? He said yes – politely, with an explanation, but yes.



LET'S DISCUSS

Six months later, NPL on new originations had fallen by 40%, and disbursement volume on ICP-fit applications had grown by 22%. Based on the case:

- What was the **most important thing** the **new Head of Sales** did, and why?
- What **resistance** would you expect at your own **institution** if you tried this and **how** would you **address it**?





PROSPECTING AND CUSTOMER ACQUISITIONS STRATEGIES

SEVEN CHANNELS OF PROSPECTING

Lead quality and best-fit segments differ markedly across channels. Effective sales leaders use a portfolio matched to product and segment, not a single dominant channel.

CHANNEL	LEAD QUALITY	BEST FOR
1 Existing Customer Referral	High	All segments, especially trader and salaried
2 Field / Market Prospecting	Medium-High	Trader, MSME, agribusiness
3 Anchor Employer Partnership	Very High	Salaried personal loans, group savings
4 Branch Walk-In	Mixed	All products; requires triage discipline
5 Digital Inbound	Variable	Younger and semi-urban segments
6 Outbound Calling	Low-Medium	Re-activation, deepening, structured campaigns
7 Partnership / Affiliate	Medium-High	MSME, group lending, value-chain finance

THE SEVEN-STEP PROSPECTING PROCESS

01

PLAN

Define the daily/weekly target: number of new prospects, channels, geography, ICP focus.

02

IDENTIFY

Sourced through the prospecting channels. Filter against ICP at first contact.

03

QUALIFY

First conversation tests need, capacity, authority, timeline. Pass or politely decline.

07

FOLLOW-UP

Track to disbursement and beyond; first portfolio touchpoint after 30 days.

04

ENGAGE

Build relationship; gather discovery data; understand decision dynamics.

05

PROPOSE

Indicative offer with terms calibrated to discovery. Not yet a credit decision.

06

DOCUMENT

Complete application package; Know Your Customer(KYC), financials, collateral, references.

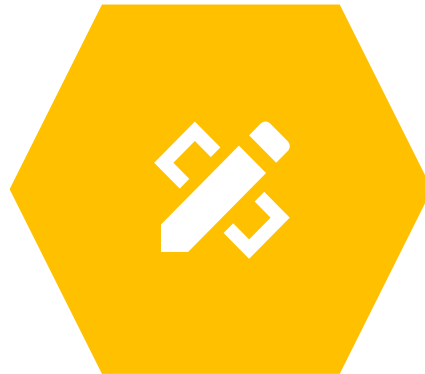
DAILY ACTIVITY DISCIPLINE: *The single most reliable improvement available to most institutions is a structured 90-minute daily prospecting block — supervised, reviewed, and logged.*

CUSTOMER ACQUISITIONS STRATEGIES



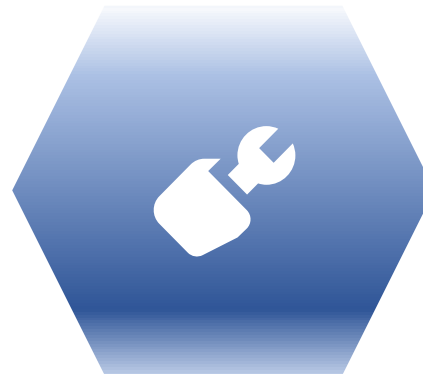
Needs-Based Selling

Customers are more likely to buy when solutions are aligned to their priorities, their financial situation and their risks and goals.



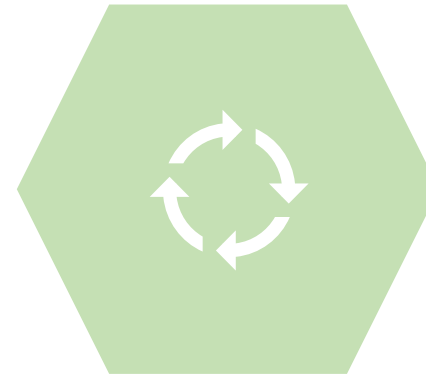
Effective Communication

Sales professionals should explain value clearly, simplify technical information, build confidence and trust.



Building Credibility

Customers buy from organisations and individuals they trust. Build credibility through integrity, product knowledge, professionalism.



Timely Follow-Up

Many sales opportunities are lost due to poor follow-up. Effective follow-up demonstrates commitment and reliability.



Customer Experience

The acquisition process itself influences customer decisions. Positive experiences increase conversion rate, loyalty and referrals.



KEY RISK CONSIDERATIONS IN LENDING AND SALES

SIX CATEGORIES OF SALES-RELATED RISK

RISK CATEGORY	HOW IT SHOWS UP IN SALES	PRIMARY DEFENCE
CREDIT	Loans go past due; restructurings cluster; NPL ratio rises.	ICP discipline; rigorous 5Cs; cashflow-based underwriting; structuring to repayment cadence.
OPERATIONAL	Documentation errors; missing KYC; misposted disbursements; lost collateral files.	Process discipline; checklist-driven file completion; segregation of duties.
MARKET	FX-exposed customers struggle after cedi depreciation; rising rate squeezes margin.	Tenor matching; floating-rate where appropriate; assess customer FX exposure at underwriting.
LIQUIDITY	Long-tenor lending while deposits are short-tenor; loan growth outpaces deposits.	Treasury-sales coordination; balanced lending/deposit growth; tenor-matched product design.
COMPLIANCE	KYC gaps; unreported suspicious transactions; loan agreements not properly registered.	Mandatory KYC at onboarding; PEP and sanctions screening; ongoing staff training.
REPUTATIONAL	Collections complaints to BoG; mis-selling claims; staff misconduct on social media.	Customer-treatment standards; complaints handling; transparent product disclosure.

THE 5CS OF CREDIT ASSESSMENT



THE RISK-RETURN MATRIX — WHERE PRICING MEETS REALITY





SALES PIPELINE MANAGEMENT

SALES PIPELINE MANAGEMENT

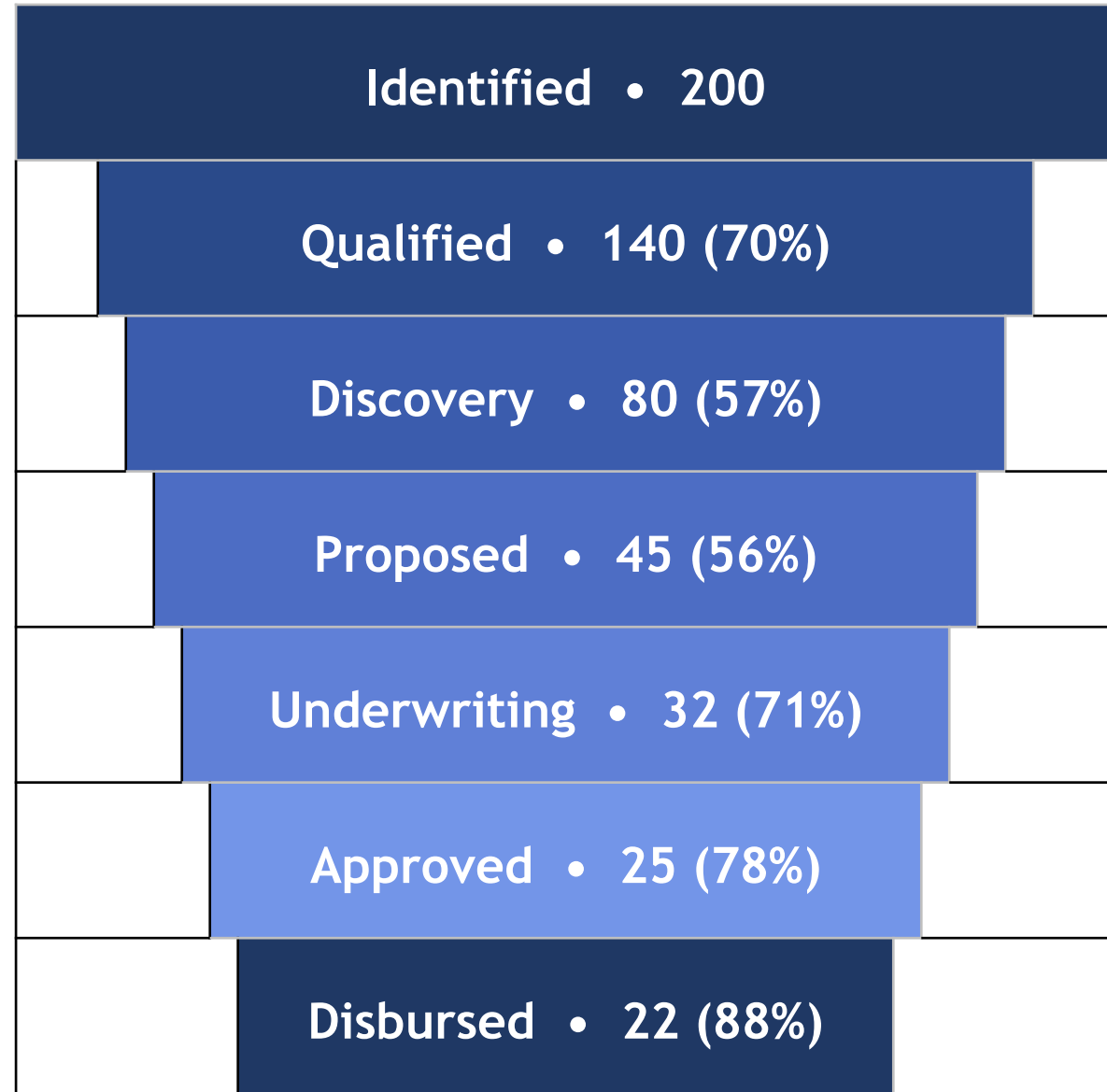
Pipeline Management is:

*“The management and assessment of all **sales opportunities as they progress** through a multi-step sales cycle to a successful close.”*

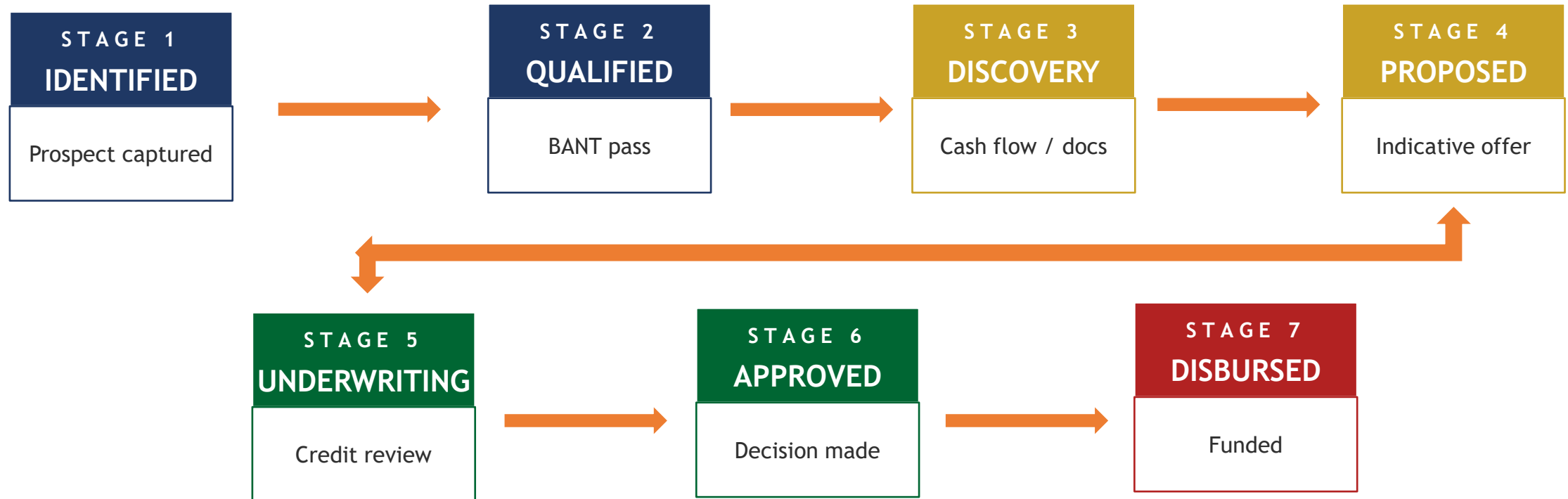
- Sales pipeline metrics are a **key performance indicator**.
- Sales pipeline metrics determine the **health** and **viability** of a business.

VISUALISING THE FUNNEL

- The pipeline funnel illustrated are **conversion rates**. It depicts both the **volume at each stage** and the **conversion losses between stages**.
- 200 prospects identified, roughly 22 become disbursed loans (cumulative 11%). The largest drops are typically Qualified→Discovery and Discovery→Proposed; these are the stages where coaching investment will produce the highest return.



PIPELINE STAGES



IMPLEMENTING YOUR PIPELINE



Define Sales Process

Each step needs to have a defined end point.



Define Action Items

These action items need to be easily measurable.



Define Model Funnel

Define the Model Funnel for each of your sales reps.



Measure Actual Pipeline vs. Model Funnel

This highlights the nature of pipeline for each sales rep.



Define Pipeline Reporting Structure

Define reports that should be calculated on a weekly basis.



Communicate Pipeline Reports

This should be done to all department.



SALES PERFORMANCE AND RISK MINIMIZATION

THE FALSE TRADE-OFF

- **Many sales-risk debates are framed as a trade-off:** more growth means more risk, or higher risk means slower growth.
- The **framing is wrong.** The **institutions that grow fastest sustainably are the institutions with the strongest risk discipline.**
- The **institutions that grow fastest unsustainably collapse,** often within two years of the growth they celebrated.
- The disciplines that **produce sustainable growth and the disciplines that produce strong credit performance** are largely the **same disciplines.** Sales optimization is the integrated practice.

THE FALSE TRADE-OFF CONT'D

THE OLD FRAMING

"More growth means more risk."

"Stronger risk slows growth."

Implications:

- Sales and risk in opposition
- Volume rewarded; quality monitored
- NPL is "someone else's problem"
- Surprise losses 6-12 months later

THE INTEGRATED FRAMING

"Sustainable growth and strong credit

come from the same disciplines."

Implications:

- Sales and risk share metrics, forums, escalation
- Quality measured and rewarded with lag
- NPL is the sales team's portfolio
- Predictable, sustainable performance

THE BALANCED SCORECARD — FOUR CATEGORIES

VOLUME 30-40%	WEIGHT
<i>What we Book</i>	
Disbursements (GH¢); number of loans booked; deposit mobilisation. Core commercial output.	

QUALITY 30-40%	WEIGHT
<i>What Survives</i>	
NPL ratio of loans originated by this officer (lagged 6-12 months); first-payment-default; restructuring rate.	

PRODUCTIVITY 15-20%	WEIGHT
<i>Efficiency of Effort</i>	
Conversion rates by stage; pipeline velocity; ratio of qualified to identified.	

CONDUCT 10-15%	WEIGHT
<i>Hygiene Factor</i>	
KYC/AML compliance; complaints upheld; audit findings; participation in coaching. Failure overrides volume.	

THREE INCENTIVE DESIGN CHOICES

01

DEFERRED COMMISSION WITH CLAWBACK

Pay 60-70% of commission at disbursement; defer 30-40% for 6-12 months, contingent on loan performance. If the loan goes past due in the deferral window, the deferred portion is reduced or forfeited.

WHY IT WORKS

Aligns the salesperson's economics with the institution's economics over the loan tenor.

02

QUALITY GATES

Above defined NPL thresholds in a loan officer's portfolio, monthly commission is suspended until performance recovers. Threshold calibrated to segment – trader portfolios tolerate higher NPL than salaried portfolios.

WHY IT WORKS

Makes portfolio quality the salesperson's daily concern, not a quarterly review item.

03

SEGMENT DIFFERENTIATION

Higher commission rates for safer segments (salaried check-off, repeat customers); lower for riskier (informal-sector first-time borrowers). The institution explicitly pays sales staff to invest effort where it wants to grow.

WHY IT WORKS

Routes scarce sales capacity to segments where the institution has competitive underwriting advantage.



CUSTOMER INSIGHTS AND FINANCIAL DATA

FOUR CATEGORIES OF CUSTOMER DATA

CATEGORY	SOURCE	SALES USE CASES	LIMITATIONS
INTERNAL TRANSACTIONAL	Core banking, loan origination, deposit history, prior decisions, complaints log.	Customer profitability; cross-sell propensity; ICP refinement.	Often siloed; data quality varies; sales access frequently limited.
EXTERNAL BUREAU	XDS Data, CRC, Hudson Data – the three CRBs licensed by BoG.	Credit history validation; multi-institution exposure; corroboration.	Coverage skewed to formal-sector; thin or no file for many MSMEs; data lag.
ALTERNATIVE / DIGITAL	Mobile money (MTN MoMo, Telecel Cash, AT Money); merchant transactions; utility payment history.	Cash-flow reconstruction for thin-file customers; income verification for informal sector.	Customer consent required; data accuracy varies; integration is non-trivial.
BEHAVIOURAL	Customer interaction history; campaign responses; channel preference; complaints frequency; life events.	Churn prediction; product recommendation; personalized engagement.	Requires capture discipline that S&Ls often lack; raw value depends on volume.

THE CUSTOMER INSIGHTS DASHBOARD

01 RELATIONSHIP SNAPSHOT

Who They Are

Name, tenure, products held, branch, RM, lifetime value to date.

02 PERFORMANCE HISTORY

How They've Performed

Repayment status across all current and historical facilities; restructuring; missed-payment events.

03 BEHAVIOURAL PROFILE

How They Behave

Channel usage; transaction velocity; average balance; complaints history.

04 CROSS-SELL INDICATORS

What They May Need Next

Products not held but with high propensity score; trigger events.

05 RISK WATCH

What Is Changing

Recent signals – declining inflows, late payments, complaints – warranting attention.

06 NEXT BEST ACTION

What To Do

System-recommended action: cross-sell, retention, collection follow-up, no action.

IN CONCLUSION...

- Sales optimization is not about selling to everyone; it is about **identifying and pursuing opportunities that create long-term value** while **protecting the organization from unnecessary risk**.
- Successful sales optimization requires a **balance between profitability, customer satisfaction, operational efficiency, and ethical business practices**.
- **Continuous improvement, innovation, and strategic decision-making** remain **critical to achieving sustainable revenue growth** while **managing risk effectively**.

“Sales growth without discipline creates exposure; sustainable growth comes from balancing opportunity with risk management.”

- Philip kotler

**SCAN CODE
TO EVALUATE
SESSION**



THANK YOU



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