

SALES OPTIMIZATION: GROWING REVENUE WHILE MANAGING RISK

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**GHANA ASSOCIATION OF SAVINGS AND LOANS
COMPANIES**

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SALES OPTIMIZATION & SUSTAINABLE REVENUE GROWTH

1.0 Learning Outcomes

By the end of this Session, participants will be able to:

- a. Distinguish Sales Optimization From Sales Acceleration And Sales Effectiveness.
- b. Identify The Three Pillars Of Optimization Fit, Process Discipline, Risk Calibration.
- c. Apply The Maturity Self-Assessment To Your Own Institution And Identify Two Priority Gaps.

1.1 Three Concepts, One Discipline

Three terms get used loosely in financial services sales. They are not synonyms; understanding the difference is the first step in this programme.

Concept	Primary Question	What It Optimizes	Limitation
Sales Acceleration	How do we sell faster?	Cycle time and velocity.	Faster sales of bad business is worse, not better.
Sales Effectiveness	How do we sell better?	Skill of the individual.	Skilled people in a broken process produce intermittent results.
Sales Optimization	How do we sell sustainably?	The whole system: people, process, customer fit, and risk.	Requires institutional alignment.

Sales optimization is the systematic engineering of the end-to-end sales process to maximise sustainable, risk-adjusted revenue. The italicized words matter: sustainable rules out short-term volume that becomes next year's NPL; risk-adjusted means the value created is the value that survives expected losses, not the value at booking.

1.2 The Three Pillars

In an S&L environment, three pillars carry the weight of optimization. Weakness in any one undermines the others.

1.2.1. *Customer Fit:*

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

1.2.2. *Process Discipline:*

Stable, repeatable origination, qualification, underwriting, disbursement, and after-care. Process is what allows good judgement to scale beyond a few exceptional individuals.

1.2.3. *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 three pillars are levers a sales leader can pull within months; the foundation is what management builds over years.

CASE SCENARIO: Two S&Ls, Two Trajectories — A Composite Illustration

In 2022, two mid-tier savings and loans companies in Greater Accra (composites of patterns observed in the sub-sector) reported similar deposit bases of about GH¢180–200 million and similar loan books of about GH¢80–90 million. Both faced the same macroeconomic shock from cedi depreciation, rising policy rates, and the post-DDEP environment.

Institution A pursued growth aggressively, expanding loans to large traders and SME clusters with limited prior data, leaning on collateral, and rewarding loan officers principally on disbursement volume. By end-2024 its loan book had grown 40% to GH¢125 million, but its NPL ratio had risen to 31% — well above the sub-sector average of 21.8%. Earnings had collapsed, and the institution was in a corrective programme with the Bank of Ghana.

Institution B grew more selectively, defining priority customer segments where its underwriting had a track record, instituting a weekly sales-risk forum, and tying 30% of loan officer commission to portfolio performance twelve months after disbursement. By end-2024 its loan book had grown 22% to GH¢108 million — slower than Institution A — but its NPL ratio had fallen to 12%. Earnings were strong, and the institution was raising fresh capital.

Discussion (5 minutes): What did Institution B do that Institution A did not? Which of those choices were process choices, which were structural, and which were cultural?

1.3 Reflection Task (Individual, 5 mi

Identify the two statements you scored lowest on. For each, write one sentence describing what specifically would have to change for that score to improve by two points within the next twelve months.

1.4 Recap of Chapter

- a. Sales optimization is the systematic engineering of the end-to-end sales process for sustainable, risk-adjusted revenue. It is not the same as acceleration or effectiveness.
- b. The three pillars of optimization in an S&L are customer fit, process discipline, and risk calibration. All three rest on a foundation of data, talent, technology, and culture.
- c. Maturity is observable. Maturity Self-Assessment surfaces the specific gaps that warrant attention. Improvement is a question of choosing two priorities not chasing all ten at once.

IDENTIFYING PROFITABLE SALES OPPORTUNITIES

2.0 Learning Outcomes

By the end of this module, participants will be able to:

- Apply the Profitability Quadrant to classify any sales opportunity.
- Recognize and avoid the Q3 Trap high economic value, low strategic fit.
- Use a four-dimension scoring matrix to prioritize opportunities in your pipeline.

2.1 Profitability Is Not Volume

Volume is the most visible measure of sales activity, and therefore the most over-weighted. But volume tells you nothing about profitability. A GH¢500,000 disbursement that is fully repaid generates one outcome; the same disbursement that becomes a 90-day NPL generates a very different outcome typically a net loss after collection cost, capital tie-up, and provisioning. Profitability is risk-adjusted economic value over expected duration, less the fully-loaded cost of acquisition and servicing.

2.2 The Profitability Quadrant

Every sales opportunity sits in one of four quadrants defined by two questions: Is this opportunity strategically aligned with our institution? And does it generate strong risk-adjusted economic value?

	LOW Strategic Fit	HIGH Strategic Fit
LOW Economic Value	Q3-A — Stop pursuing; redeploy capacity. These are time and capital costs without compensating return.	Q1 — Pursue selectively. Build experience and data, but do not over-invest in any single transaction.
HIGH Economic Value	Q3 — THE TRAP ZONE. Pricing looks attractive, but the institution lacks the underwriting and relationship infrastructure to manage the risk. Most NPL problems originate here.	Q2 — Where the institution should win. Invest disproportionately. These are the deals that build the franchise.

RISK ALERT: The Q3 Trap

The quadrant where most S&L NPL problems originate is the high-economic-value, low-strategic-fit quadrant — the Trap Zone. The deal looks attractive in isolation; the institution lacks the underwriting expertise to assess it properly; the sales team is incentivised to close volume; and the relationship is too small to attract real risk attention until it goes wrong. The Bank of Ghana Governor's 2024 critique of S&Ls 'pursuing large-scale projects typically managed by commercial banks' is, in the language of this framework, a critique of Q3 expansion at scale.

2.3 The Three Categories of Profitable Opportunity

Profitable opportunities for an S&L fall into three categories. The categories are not mutually exclusive; an institution should pursue all three, but they require different sales strategies and different organizational capabilities.

2.3.1 Deepening Opportunities (Existing Customers)

Cross-sell from savings to credit, from credit to deposits, up-sell loan size on a graduating client, bundle insurance with credit. Customer acquisition cost is effectively zero, internal data is rich, and the customer has demonstrated trust. Typically the highest-margin category.

2.3.2 Broadening Opportunities (Adjacent Segments)

Extending into segments adjacent to the current customer base similar in profile but not yet served. Examples include serving market traders in adjacent districts, or expanding from public-sector salaried workers to private-sector salaried workers with comparable check-off arrangements. Underwriting carries over; channels often need adapting.

2.3.3 Frontier Opportunities (New Segments)

New segments where the institution has limited history. Examples include a first foray into agribusiness or supply-chain finance. Higher risk; should be entered with a controlled pilot and explicit data-collection objectives, not at scale on day one.

CASE SCENARIO: The Makola Trader Opportunity

A Greater Accra-based S&L (composite illustration) had been originating working capital loans to market traders for several years, mostly to traders in one specific market it knew well. A loan officer proposed expanding to traders in three additional markets in the same metropolitan area. Average loan size GH¢25,000 – 80,000; tenor 6–12 months; pricing 36–42%. Internal data on the existing market showed NPL of 8.1% over the prior 24 months — well below the institutional average. The proposed expansion was forecast to add GH¢18 million in disbursements over 18 months.

Discussion (5 minutes): Using the Profitability Quadrant, where does this opportunity sit? What is the dominant category — deepening, broadening, or frontier? What are the three things you would want to know before approving the expansion?

2.5 Reflection Task (Individual, 5 minutes)

Take three opportunities currently in your pipeline. Score each one using the four-dimension scoring matrix above. Identify the opportunity that scores lowest. Decide, before the next session, whether you will continue to invest sales effort in it or redeploy that effort to a higher-scoring opportunity.

2.6 Recap Of Chapter

- a. Profitability is risk-adjusted economic value, not volume. The two are often inversely correlated when sales are not optimized.
- b. The Profitability Quadrant classifies every opportunity. The high-value, low-fit quadrant — the Trap Zone — is where most S&L NPL problems originate.
- c. Profitable opportunities fall into three categories: deepening (existing customers), broadening (adjacent segments), frontier (new segments). All three matter; they require different strategies.
- d. The Opportunity Scoring Matrix translates these concepts into daily sales decisions about where to invest effort.

DEFINING THE IDEAL CUSTOMER PROFILE (ICP)

3.0 Learning Objectives

By the end of this session, participants will be able to:

- Distinguish an ICP from a target market, market segment, or buyer persona.
- Identify the five dimensions that make up an operationally useful ICP.
- Use a fit-scoring rubric to grade real prospects A, B, or C.

3.1 ICP vs. Other Familiar Concepts

The Ideal Customer Profile is often confused with adjacent concepts. The distinction matters because each concept supports different decisions.

Concept	What It Describes	Why It Is Not an ICP
Target Market	The broad universe an institution is licensed and strategically aligned to serve.	Too broad; does not differentiate within the universe.
Market Segment	A subgroup within the target market sharing common characteristics.	Describes a group; does not specify which members are ideal.
Buyer Persona	A semi-fictional representation of a typical customer with name, demographics, motivations.	Describes the typical, not the ideal; often more emotional than economic.
Ideal Customer Profile	The economic and behavioural characteristics that correlate with highest risk-adjusted lifetime value.	(This is the ICP.)

Table 1: ICP vs. Other Familiar Concepts

An ICP is institutional, documented, and disciplined. It is the codified definition of the customer characteristics with which your institution can demonstrably create more value than its competitors. It is the answer to one question: among all the customers we could serve, which ones should we be most determined to win?

3.2 The Five Dimensions of an ICP

A useful ICP captures five dimensions. Capture them concisely, in measurable terms, with quantitative thresholds wherever possible.

a. Demographic / Firmographic: Who they are: age, employment status, business sector, location, formal-sector vs informal, revenue scale, years in operation.

b. Behavioural / Relationship: How they have behaved with you and others: prior product usage, savings discipline, referral source, prior delinquency.

c. Repayment Source: Where the money to repay will come from: salaried check-off, predictable cash-flow business, controlled-source (e.g., supplier deduction), or variable. Repayment source is often the single most predictive ICP dimension.

d. Risk / Financial Footprint: What the bureaus and the institution's own data show: clean CRB record, verified addresses, evidence of stock or invoiced sales, no concurrent obligations beyond capacity.

e. Strategic Fit / Lifetime Potential: How much further the relationship can go: cross-sell potential, graduation potential into bigger loan sizes, referral potential into trader or association networks.

PRACTICAL TIP: ICP Discipline Beats ICP Creativity

Many institutions can write a perfectly serviceable ICP. Few institutions actually use one. Discipline — declining prospects who do not fit, even when they appear in front of a salesperson with cash in hand — is the test. The ICP that lives only in a document is a strategic statement; the ICP that lives in daily decline letters is an operating discipline.

CASE SCENARIO: The Day Two Sales Meeting

A newly appointed Head of Sales at a Kumasi-based S&L (composite illustration) inherited a sales team of fourteen loan officers, working broadly across all customer types. Three months in, after surveying the loan book, she observed that 70% of the institution's NPL came from two informal-sector segments where the institution had no specialised underwriting expertise — yet sales activity continued in those segments because no one had instructed loan officers to stop.

She convened a sales meeting on the first Monday of the fourth month. She 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? She said yes — politely, with an explanation, but yes. Six months later, NPL on new originations had fallen by 40%, and disbursement volume on ICP-fit applications had grown by 22%.

Discussion (5 minutes): 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?

3.4 Reflection Task (Individual, 5 minutes)

Pick one priority product line at your institution. In thirty seconds each, draft a one-line answer to each of the five ICP dimensions for that product. The output is your draft ICP. Bring it into Module 4 you will use it as the targeting basis for prospecting.

3.3 Recap Of Chapter

- a. An ICP is institutional, documented, and disciplined the codified definition of the customer with whom your institution creates more value than competitors. It is not a target market or a persona.
- b. A useful ICP captures five dimensions: demographic/firmographic, behavioral/relationship, repayment source, risk footprint, and strategic fit. Repayment source is most predictive; weight it accordingly.
- c. The fit-scoring rubric translates the ICP into daily decisions. Discipline declining politely when the score is below threshold is what makes the ICP real.
- d. ICP work is iterative. The first version is rarely the best version. Review against actual portfolio performance every six months.

PROSPECTING & CUSTOMER ACQUISITION STRATEGIES

4.0 Learning Objectives

At the end of this module, participants will be able to:

- Identify the seven prospecting channels available to an S&L and assess their typical lead quality.
- Apply the seven-step prospecting and acquisition process to a real prospect.
- Use the daily prospecting tracker to instill consistency.

4.1 Seven Channels — Not All Equal

S&L institutions can prospect through seven main channels. Lead quality and best-fit segments differ markedly across channels; effective sales leaders use a portfolio of channels matched to product and segment, not a single dominant channel.

Channel	Lead Quality	Best For
1. Existing Customer Referral	High (3.5–4.5 avg fit score)	All segments, especially trader and salaried products.
2. Field / Market Prospecting	Medium-High (depends on territory selection)	Trader, MSME, agribusiness.
3. Anchor Employer / Institutional Partnership	Very High (controlled-source repayment built in)	Salaried personal loans, group savings.
4. Branch Walk-In	Mixed (heavily skewed to current need)	All products, but requires triage discipline.
5. Digital Inbound	Variable (often Priority B/C; needs nurturing)	Younger and semi-urban segments.
6. Outbound Calling	Low-Medium (depends heavily on list quality)	Re-activation, deepening, structured campaigns.
7. Partnership / Affiliate	Medium-High (depends on partner quality)	MSME, group lending, value-chain finance.

Table 2: Seven Channels of Prospecting

4.2 The Seven-Step Process

Within whichever channel is used, prospecting follows a structured seven-step sequence. The discipline of running the steps — rather than improvising each interaction — is what separates predictable acquisition from sporadic luck.

STEP 1: Plan

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



STEP 2: Identify

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



STEP 3: Qualify

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



STEP 4: Engage

Build relationship; gather discovery data; understand decision dynamics.



STEP 5: Propose

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



STEP 6: Document

Complete application package; KYC, financials, collateral, references.



STEP 7: Follow Up

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

PRACTICAL TIP: The Daily Activity Discipline

Prospecting fails most often not because loan officers don't know how, but because daily activity is not protected. A loan officer responding to walk-ins, processing files, attending internal meetings, and handling collections has zero time left for outbound prospecting unless prospecting is scheduled and protected. The single most reliable improvement available to most institutions is a structured 90-minute daily prospecting block, supervised, reviewed, and logged.

CASE SCENARIO: The Tamale Salaried-Worker Initiative

A Northern Region S&L (composite illustration) had a strong deposit franchise in Tamale but had under-penetrated the salaried-worker segment, particularly among teachers, nurses, and local government employees. Disbursement to that segment was running at GH¢0.6M per month against an estimated addressable book of GH¢14M.

The Head of Sales designed a six-month campaign focused on three anchor employers — the Ghana Education Service regional office, the regional health directorate, and the metropolitan assembly. The campaign combined: (1) MoUs with each employer for payroll-deduction repayment, (2) on-site loan officer presence two days per week per anchor, (3) a structured first-conversation qualifying script with explicit ICP filters, (4) a daily activity tracker requiring a minimum of fifteen new contacts per loan officer per day, and (5) weekly pipeline reviews with explicit stage-conversion targets.

Six months later, monthly disbursement to the segment had grown to GH¢7.4 million — a 12-fold increase. NPL on the new portfolio was 4.1%, well below the institutional average of 19%. The campaign continued and expanded.

Discussion (5 minutes): What did this institution do that an institution merely 'trying harder' would not have done? Identify the three most important design choices.

4.3 Reflection Task (Individual, 5 minutes)

Pick the priority product you drafted an ICP for in Module 3. Identify the two prospecting channels you believe are most likely to surface ICP-fit prospects for that product. Commit to a daily activity target for each channel that you will hold yourself to for the next thirty days.

4.4 Recap Of Chapter

- a. Seven channels are available; lead quality differs sharply. Match channel to segment and product, and use a portfolio rather than a single dominant channel.
- b. The seven-step process plan, identify, qualify, engage, propose, document, follow up is the discipline that turns prospecting from luck into a system.
- c. Daily activity protected, scheduled, and reviewed is the single most reliable improvement available to most institutions.
- d. The Tamale case shows that 12x segment growth is achievable when channel design (anchor employers), process discipline (qualifying script), and activity discipline (daily tracker) come together.

KEY RISK CONSIDERATIONS IN LENDING AND SALES

5.0 Learning Objective

By the end of this module, participants will be able to:

- Recognize the six categories of sales-related risk in an S&L.
- Apply the 5Cs of credit assessment, adapted to the Ghanaian S&L context.

Use the Risk-Return Matrix to identify Trap-Zone exposures.

5.1 Six Categories of Sales-Related Risk

Sales staff sit on the front line of risk, whether or not they think of their work that way. Six categories of risk show up in the daily work of origination.

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.

Table 3: Six Categories of Sales-Related Risk

5.2 The 5Cs Adapted for the Ghanaian S&L Context

The 5Cs of credit are familiar; they need adaptation for the realities of S&L lending in Ghana, where formal financial statements are rare and collateral is often imperfect.

a. Character : Reconstruct from observable history: prior repayment with you, with peers, with suppliers, with savings groups. Bureau data is one input, not the verdict.

b. Capacity: Where formal accounts are unavailable, rebuild cash flow from observable proxies: stock turnover, mobile-money inflows, supplier statements, seasonality. For salaried customers, payroll plus check-off.

c. Capital: Skin in the game matters. A borrower with savings, with stock paid for in cash, or with a contribution to project cost has fundamentally different risk.

d. Collateral: Most S&L collaterals are imperfect: household goods, market-stall fittings, vehicles without clean title. Rely on collateral as a deterrent, not as primary recovery.

e. Condition: How is this sector performing right now? How does BoG policy rate movement affect the borrower's cost base? Which way is the cedi trending?

PRACTICAL TIP: Cash-Flow First, Collateral Last

Inexperienced loan officers in S&Ls frequently lead with collateral — "What can you pledge?" This is backwards. Collateral that is hard to register, hard to value, and harder still to realise should never be the primary recovery thesis. The discipline is to underwrite to cash flow first; collateral becomes a deterrent against deliberate non-payment, not the reason the loan repays.

5.3 The Risk-Return Matrix

Sales staff make pricing and structuring decisions, often implicitly, that determine whether the institution is paid for the risk it takes. The Risk-Return Matrix surfaces those decisions explicitly.

Zone	Risk	Return	Implication
The Sweet Spot	Low– Moderate	High	Disciplined growth opportunity. Repeat customers with strong cashflow, salaried check-off, supply-chain finance arrangements. Pursue aggressively.

Zone	Risk	Return	Implication
The Volume Zone	Low–Moderate	Low–Moderate	Acceptable margin business at scale. Standard MSME working capital with secured collateral. Maintain — do not over-allocate scarce sales capacity.
The Compensated Risk Zone	High	High	Higher-risk segments priced to compensate. Informal-sector first-time borrowers, agricultural lending. Pursue selectively, with explicit pricing and collection discipline.
The Trap Zone	High	Low	The portfolio killer. Risk taken without commensurate return. Often arises from competitive pricing pressure or political-relationship lending. Decline.

RISK ALERT: The Trap Zone is Where NPL Lives

Bank of Ghana NPL data showed 23.6% in April 2025; the regulator has set a 10% cap by end-2026. Most of that gap, in S&Ls, is loans that were originated in the Trap Zone — high risk, priced as if low risk. Recognising Trap Zone exposures at origination, and either repricing them or declining them, is the single most consequential discipline a sales team can adopt.

CASE SCENARIO: The Tema Wholesaler

A loan officer at a Tema-based S&L (composite illustration) had an introduction to a wholesale rice trader operating from a warehouse near the port. The trader requested GH¢2.5 million for 12 months to finance a single shipment, offering household property as collateral. Pricing was indicated at 28% below the institution's standard small-business rate of 36% — because, the trader said, he could borrow more cheaply elsewhere if the S&L would not match. The institution's prior largest single loan was GH¢600,000.

The loan officer was excited; this was the largest deal of his career and would significantly exceed his quarterly target. He brought the file to credit. Credit raised concerns: the trader was new to the institution, had no MoMo or transactional history with the S&L, the collateral was difficult to register and located in a different region, the pricing was below the institution's own risk-based threshold, and the loan was four times larger than the institution's previous largest. The Head of Sales overruled credit, citing competitive pressure and the loan officer's strong relationship.

Within nine months, the loan was past due. Rice prices had moved, the trader had over-leveraged across three other lenders simultaneously, and collateral realisation took eighteen months and recovered 35% of book.

Zone	Risk	Return	Implication
Discussion (5 minutes): How many of the six risk categories from §5.1 were present? Map the loan onto the Risk-Return Matrix — which zone? At which step in the seven-step process from Module 4 should this have been declined?			

5.4 Reflection Task

Identify one loan currently in your pipeline that you suspect may sit in the Trap Zone. Without naming the customer, write down the specific risk-return mismatch (what is the risk, and what is the return that should compensate for it but does not?). Commit to either repricing or declining the file before the end of next week.

5.5 Recap Of Chapter

- Six categories of risk show up in the daily work of sales: credit, operational, market, liquidity, compliance, reputation. All six are sales staff's business.
- The 5Cs require adaptation for the Ghanaian S&L context. Underwrite to cash flow first; treat collateral as a deterrent, not as primary recovery thesis.
- The Risk-Return Matrix surfaces the implicit pricing decisions sales staff make. The Trap Zone high risk, low return is where most NPL originates.
- The Loan Officer's Risk Checklist is the operational discipline that forces these considerations into every file before credit committee.

SALES PIPELINE MANAGEMENT

6.0 Learning Outcomes

By the end of this module, participants will be able to:

- a. Apply the seven-stage pipeline as a working model for an S&L.
- b. Use six core metrics (velocity, conversion, win rate, deal size, coverage, cycle) to read pipeline health.
- c. Apply the BANT and S&L Prioritization Score to allocate sales effort across opportunities of unequal quality.

6.1 Introduction

A Sales Pipeline is an overview of your sales process that allows you and your team to understand, organize and control the sales process. With a pipeline, marketing teams and sales professionals can forecast revenue by identifying the stages where opportunities lie and predicting how many prospects will become customers during a defined timeframe.

Sales success is based on the time and effort you put into managing your sales pipeline. The better your work ethic, the better your results. Managing the sales pipeline is at the center of any sales organization's success. Good pipeline management builds confidence in the sales team by ensuring that deals close per forecast and risks are flagged and mitigated. Critical to any sales organization's success is managing and tracking opportunities from their earliest stages all the way to close.

A good definition of Pipeline Management is:

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

- a. A pipeline (or sales funnel) consists of multiple action steps that lead to the successful closing of revenue-producing contracts.
- b. A pipeline consists of accounts within each step of the sales cycle that needs to be managed and assessed consistently.
- c. A pipeline consists of forecasts for each account with expected close dates and probabilities of closing.
- d. A pipeline is a management tool to review accounts with sales reps and sales managers and to provide pipeline visibility for all other departments of the company.

6.2 Pipeline Perspectives

Sales pipeline metrics are a key performance indicator in the health and viability of any sales organization and, ultimately, a business. What makes sales pipeline management in the channel

challenging is that the health of each organization's pipeline is a reflection of their company's fiscal health, as well as the fiscal health of every partner in their value chain.

Pipeline Management includes the visibility and analysis of the opportunity pipeline for every sales manager and every sales representative. By adhering to a disciplined process of Pipeline Management, the likelihood of meeting quota goes up dramatically. To this day, there are very few value propositions in business processes that have a greater impact than the revenue-producing impact of better pipeline management.

6.3 Building Pipelines

Management guru Peter Drucker once said, "*The purpose of business is to create and keep a customer.*" The meaning of this quote is often interpreted as a customer being created by a business making a product that he wants to buy. Making money is a derivative of the process of making great products. But making good products doesn't mean that a company will be successful. The euphemism "build it and they will come" rarely works in the business world. Building a business requires sales and marketing, and the result of those activities is the sales pipeline or the cumulative report of sales prospects and customer relationships.

The process of building a sales pipeline is often referred to as "*lead generation.*" Lead generation is expensive; it takes time, money, and effort, and no one activity will generate a qualified lead. In fact, it takes a consistent, recurring process to produce leads at varying levels of qualification.

The *Channel Vanguard Council* has determined that building a sales pipeline with qualified leads follows this general rule: 10X-10X-3X.

- a. **10 cold calls** are required to produce a soft lead
- b. **10 soft leads** are required to produce a prospect
- c. **3 sales engagements** are required to turn a prospect into a business win
- d. **3 business wins** are required to convert to one sales win

As you can see, this means an organization's sales and marketing team must reach out to hundreds of potential customers to achieve a handful of sales. Naturally, the actual scale of prospecting and lead generation activity will vary on the size of an organization, geographic sales and service area, and the density of the market opportunity. Smaller organizations, particularly smaller solution providers, won't necessarily have to undertake a massive lead generation program to achieve sales success. However, the ratios are relatively consistent across the entire channel community.

Pipeline building is often thought of as a "*hunter*" sales activity or the exercise of finding new customers. However, this same process applies to the side of sales known as "*farmer*" – the art of expanding the relationship with existing customers by introducing new products and services to the account or establishing a relationship with different divisions or teams within an existing account.

6.4 Stages of the Pipeline

If a sales pipeline is a business’s main artery, cash, and credit generated by sales are its lifeblood. The ABCs of sales – Always Be Closing – is a nice adage, but the reality is that vendors and solution providers need a steady flow of sales activity and “wins” along multiple points of the sales pipeline. Otherwise, there might not be another opportunity to work on when the last deal closes as a sale. Understanding how sales flow through each of these stages and how to measure the progression of prospects to closures is critical in proper pipeline management and ensuring a solution provider or vendor is processing enough sales activity to meet expenditure obligations and profitability expectations.



Figure 3: Stages in the Sales Pipeline

6.5 Implement Your Own Pipeline Management System

Once the principles of Pipeline Management are understood, a company can define its system. The following is a “how to” checklist of the various action steps needed to create a repeatable sales model.

6.5.1 Define Your Sales Process

Define the several steps of your sales process using definitive, end-point words for each step. As an example, rather than say “Qualifying” for a step, use the word Qualified. Using a participle like “Qualifying” or “Evaluating” implies an open-ended process with no definitive end point. Each step needs to have a defined endpoint, so that manager and rep can both decide it is time to move on to

the next step. The number of steps can be anywhere from 4 steps to 12 steps, but it is important to note that everyone in the company may be viewing this information. Therefore, keeping step definitions memorable and concise will be a benefit to all departments.

6.5.2 Define your Action Items

Define the 3-5 action items necessary to close out each step to move on to the next step. The Exit criteria for Step 2 will be the Entry Criteria for Step 3. These action items need to be easily measurable, leaving no doubt in either the manager's or sales rep's mind that they have been achieved. Both manager and rep must be on the same page – in clear agreement - when deciding in which step an account belongs, and what must be done to move that account forward.

6.5.3 Define the Model Funnel

Define the Model Funnel for each of your sales reps, sales managers, and the entire company. This Model Funnel will define the number of accounts, potential, and probabilities of closing for each step of the sales process necessary to meet quota performance. It will also define the target number of days that will be required to complete each step in the sales cycle, the sum of which will equal the Total Sales Cycle for the business.

6.5.4 Measure Actual Pipeline vs. Model Funnel

This measurement will highlight which sales reps have an adequate pipeline and which ones have shortfalls in the pipeline. This will also highlight the nature of the pipeline for each sales rep, i.e. whether they have a top-loaded funnel or bottom-loaded funnel. One can also see which accounts slow-moving and which steps are tend to be bottlenecks in the sales process.

6.5.5 Define the Pipeline Reporting Structure

Define several reports that should be calculated every week. Examples of these reports should include Pipeline by Rep by Step, Pipeline vs. Model Funnel, Forecastable Pipeline by Rep by Step, etc. These reports can be done in Excel or by utilizing an opportunity management system that specializes in this area of management.

6.5.6 Communicate the Pipeline Reports

Communicate the Pipeline Reports to all departments. It is very important for all departments to have Visibility into the pipeline. Manufacturing needs it to better plan production. Finance needs it to better plan revenues and cash flows. Product development needs to understand what is selling and what is being requested well in advance of orders. The CEO and the board need it to understand the momentum of the business and to better communicate with the shareholders.

By creating an internal discipline for pipeline management, your company can find that elusive “repeatable sales model” that can be leveraged. A repeatable sales model will allow you to hire additional reps into your organization with the confident knowledge that once hired, they will produce X cedis of revenue for Y cedis of investment.

6.6 Six Metrics That Tell You Almost Everything

Metric	Definition	What It Tells You
Pipeline Velocity	$(\text{Opportunities} \times \text{deal size} \times \text{win rate}) \div \text{cycle days}$.	How fast revenue is being generated. Doubling velocity is more powerful than doubling pipeline size.
Stage-Conversion Rate	% advancing from each stage to the next.	Where the pipeline leaks. A drop in Discovery→Proposed suggests an offer or pricing issue.
Win Rate	% of qualified opportunities that disburse.	The output measure of effectiveness. Compare across staff, branches, products.
Average Deal Size	Mean disbursement per converted opportunity.	Falling deal size is sometimes good (segment expansion) and sometimes bad (margin compression).
Pipeline Coverage Ratio	Total weighted pipeline \div remaining target.	Below 3x is a warning; 5x+ may indicate inflated pipeline.
Average Sales Cycle	Mean days from Identified to Disbursed.	Longer cycles tie up capital and elevate risk of customer attrition.

PRACTICAL TIP: The Velocity Equation in Practice

Pipeline Velocity = $(\text{Opportunities} \times \text{Average Deal Size} \times \text{Win Rate}) \div \text{Sales Cycle in Days}$. To grow velocity, a sales leader has four levers: more opportunities (prospecting), bigger deals (segment shift), higher win rate (qualification and proposal discipline), and shorter cycle (process improvement). The four levers are not equal in difficulty. Win rate and cycle time are usually the highest-leverage and lowest-cost gains; they come from coaching, not headcount. Begin where the leverage is.

6.7 Visualizing the Funnel

The pipeline funnel illustrated below at conversion rates typical of a Ghanaian S&L lending portfolio captures, on one page, both the volume at each stage and the conversion losses between stages. Of 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.

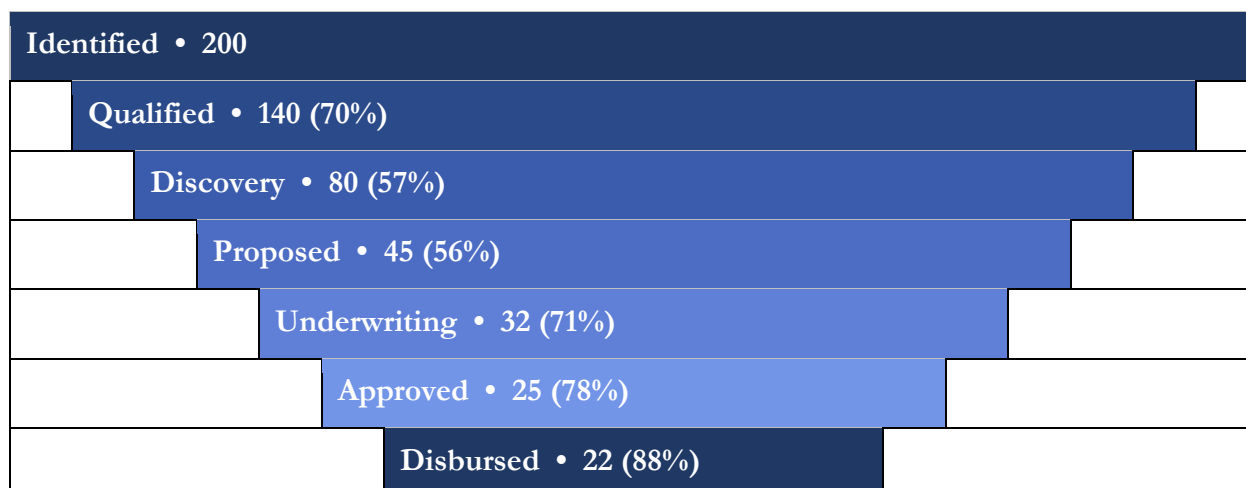


Figure 1: Visualizing the Funnel

6.8 BANT and the S&L Prioritization Score

BANT — Budget, Authority, Need, Timeline — remains the most widely used qualification framework in commercial sales. Each opportunity is tested against four questions; only those passing all four are fully qualified.

B — Budget: Can the customer afford repayment from existing cash flow? Documented from MoMo, salary, supplier statements.

A — Authority: Are we engaging with the person who can decide? For SMEs, the principal who controls cash; for households, the income earner.

N — Need: Is there a real, articulated need this product solves? The customer should be able to state a specific use of funds.

T — Timeline: Is the customer ready to act in a defined time frame? "Maybe next year" is not yet a pipeline opportunity.

Within a qualified pipeline, the S&L Prioritization Score allocates effort across opportunities of unequal quality:

S&L Prioritization Score = (Quality × Probability) ÷ (6 – Effort)

Score Quality (1–5: ICP fit, deal size, expected risk-adjusted return), Probability (1–5: how likely to close this period), and Effort (1–5: 5 = minimal effort to close). The opportunity with the highest score deserves the most sales effort. Re-score weekly.

CASE SCENARIO: The Sunyani Branch Reset

A new Branch Manager at a Brong-Ahafo S&L branch (composite illustration) inherited a pipeline of 87 "active" opportunities reported by a team of six loan officers, with a forecast disbursement of GH¢12 million for the quarter. By Week 3, she had personally reviewed every opportunity. She found: 31 were inactive (no contact in 60+ days), 18 were duplicates, 14 were outside ICP, and 6 had stalled at proposal stage for unknown reasons. Real qualified pipeline: 18 opportunities.

She implemented four interventions: (1) weekly Monday-morning pipeline reviews of 90 minutes, (2) a stage-entry-criteria poster visible at every desk, (3) the 24-hour update rule (if not updated in CRM within 24 hours of the customer touch, it didn't happen), and (4) a quarterly pipeline-clean discipline removing dormant opportunities.

Quarterly disbursement that quarter was GH¢8.5 million — below the GH¢12M forecast but above the previous quarter's GH¢6.2M actual. The forecast for the next quarter, based on the cleaned pipeline, was GH¢9 million; actual was GH¢9.4M. Forecast credibility was restored within two quarters.

Discussion (5 minutes): What was the most important change — the 90-minute weekly review, the stage criteria, the 24-hour rule, or the pipeline clean? Why?

6.9 Reflection Task (Individual, 5 minutes)

Open your current pipeline (or recall it). Apply the 24-hour rule retroactively: of the opportunities you currently consider 'active,' how many have a documented customer touch in the last 24–72 hours? Identify three opportunities that are stale and decide, before end of next week, whether to reactivate them or remove them.

6.10 Recap Of Chapter

- a. A pipeline is a system, not a list. Stages, metrics, and disciplines together produce predictable conversion.
- b. Six metrics tell you almost everything: velocity, stage-conversion, win rate, deal size, coverage, cycle. Track them, do not multiply them.
- c. Coaching on win rate and cycle time is the highest-leverage, lowest-cost growth lever available to most institutions.
- d. BANT qualifies; the S&L Prioritization Score allocates effort within the qualified pipeline.
- e. The Sunyani case shows that pipeline credibility is recoverable within two quarters with discipline and the credibility, not the headline volume, is what produces sustained performance.

SALES PERFORMANCE AND RISK MINIMIZATION

7.0 Learning Objectives

By the end of this module, participants will be able to:

- Reject the false trade-off between sales growth and risk control; recognise the disciplines that deliver both.
- Apply the four-category Balanced Scorecard to evaluate sales performance.
- Identify the three risk-adjusted incentive design choices that align sales behaviour with portfolio outcomes.

7.1 The False Trade-Off

Many sales-risk debates are framed as a trade-off: more growth means more risk, or stronger 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. Sales optimization is the integrated practice.

7.2 The Balanced Scorecard

Performance evaluation built only on volume produces a portfolio of unpriced risk. Evaluation built across four categories volume, quality, productivity, conduct produces a portfolio of disciplined performance. The balanced scorecard is the operational instrument.

Category	Metrics	Suggested Weight (Loan Officer)	Why It Matters
Volume	Disbursements (GH¢); number of loans booked; deposit mobilization.	30–40%	Core commercial output. Without volume, the institution does not exist.
Quality	NPL ratio of loans originated by this officer (lagged 6–12 months); first-payment-default; restructuring rate.	30–40%	Quality lags volume; reward and accountability must lag too.
Productivity	Conversion rates by stage; pipeline velocity; ratio of qualified to identified.	15–20%	Reveals efficiency of effort. Volume from unsustainable hours obscures it.

Category	Metrics	Suggested Weight (Loan Officer)	Why It Matters
Conduct	KYC/AML compliance; complaints upheld; audit findings; participation in coaching.	10–15%	Hygiene factor. Failure here should override volume performance.

PRACTICAL TIP: Why Quality Must Lag

If quality is measured at the point of disbursement, it is not yet known. A loan that is good at disbursement may be bad at month six. The only honest quality measurement is observed performance over a defined window — typically 6 to 12 months after origination. This means commission decisions made on quality have to wait, or be deferred. This is uncomfortable. It is also non-negotiable. Any institution that pays full commission at disbursement and then surprises itself with NPL six months later is, in effect, paying its loan officers to produce that NPL.

7.3 Three Incentive Design Choices

Translating the balanced scorecard into commission requires three design choices. None of them is exotic; all are widely used in better-managed institutions; few are universally adopted in the S&L sub-sector.

a. 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. This aligns the salesperson's economics with the institution's economics over the loan tenor.

b. Quality Gates: Above defined NPL thresholds in a loan officer's portfolio, monthly commission is suspended until performance recovers. The threshold is calibrated to the segment; trader portfolios tolerate higher NPL than salaried portfolios.

c. 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 the institution wants to grow.

RISK ALERT: Avoid the Single-Metric Trap

Any incentive scheme dominated by a single metric — typically volume — will, over time, produce maximisation of that metric at the expense of everything else not in the scheme. This is

sometimes called Goodhart's Law: when a measure becomes a target, it ceases to be a good measure. The balanced scorecard exists to defend against the single-metric trap. Resist any pressure to simplify back to "just disbursement volume" — that simplicity is the source of the NPL problem.

CASE SCENARIO: The Greater Accra Region Reset

A regional Head of Sales at a multi-branch S&L (composite illustration) was running 18% NPL on a GH¢180 million regional portfolio at end-2023, against a sub-sector average of 21.8%. He convinced the institution to redesign the regional commission scheme with three changes: (1) 35% of commission deferred for 9 months and contingent on loan performance, (2) quality gates suspending commission above 12% portfolio NPL for any individual loan officer, (3) commission rate differentiation: 1.5% on salaried check-off, 1.0% on standard MSME, 0.6% on informal-sector first-time. Implemented Q1 2024.

Six months later, regional disbursement was up 8% versus prior period — modestly higher, not a dramatic jump. But NPL trajectory had reversed: new originations were running 7.4% NPL in observed lagged data, against the historical 18%. Two of the loan officers — both consistently below quality gates — left the institution; the others adapted. End-2024 regional NPL stood at 9.2%, down 9 percentage points in twelve months.

Discussion (5 minutes): Of the three design changes, which do you believe contributed the most to the improvement, and why? What does the departure of two loan officers tell you about the change?

7.4 Reflection Task

Sketch in writing, in five minutes what your own quarterly performance would look like under a balanced scorecard with the weights suggested. Where would you score highest? Where lowest? What is the single change to your daily practice that would most improve the lowest-scoring category?

7.5 Recap Of Chapter

- The trade-off between growth and risk is largely false. The disciplines that produce sustainable growth and the disciplines that produce strong credit are largely the same.
- The Balanced Scorecard volume, quality, productivity, conduct is the operational instrument that aligns evaluation with this insight.
- Three incentive design choices translate the scorecard into commission: deferred commission with clawback; quality gates; segment differentiation.
- The Greater Accra case demonstrates that scorecard-aligned commission can drop NPL by 9 percentage points in twelve months while modestly growing volume.

CUSTOMER INSIGHTS AND FINANCIAL DATA

8.0 Learning Objectives

By the end of this module, participants will be able to:

- Identify the four categories of customer data available to an S&L and what each is good for.
- Use credit bureau data and mobile-money data appropriately and within the Data Protection Act framework.
- Specify a Customer Insights Dashboard that an S&L can deploy in phases

8.1 Four Categories of Customer Data

S&Ls have access actually or potentially to four categories of customer data. Each tells you something different and has different limitations.

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.

Table 4: Four Categories of Customer Data

8.2 Bureau Data One Input, Not the Decision

PRACTICAL TIP: Treat Bureau Data as One Input

A common error is to treat a clean bureau report as approval and a dirty report as decline. Both treatments are wrong. A clean report on a borrower with no credit history simply means the borrower has no history — not that they are creditworthy. A dirty report on a borrower with a single old dispute may not signal current risk. Bureau data is one input into the credit decision; it must be combined with cash-flow assessment, character verification, and ICP fit before approval or decline.

8.3 Mobile Money The Game-Changer for Thin-File Customers

For the informal-sector customers who form the heart of the S&L mandate, mobile money data — accessed with explicit customer consent — is the single most consequential data source available. Five practical use cases:

- a. Cash-flow reconstruction. Inflow and outflow analysis over 6–12 months reveals revenue scale, volatility, and seasonality.
- b. Income verification. For salaried borrowers in informal employment, mobile-money credits from employers verify income claims that no payslip can.
- c. Counterparty analysis. Frequent counterparties reveal supplier and customer relationships, validating stated business model.
- d. Behavioural risk signals. Patterns such as wallet overdraft, short-term high-velocity churn, or sudden inflow drops surface emerging deterioration before formal arrears.
- e. Right-time engagement. Inflow patterns reveal when the customer typically has surplus liquidity and is most likely to act on a deposit or insurance offer.

RISK ALERT: Customer Consent and the Data Protection Act

Ghana's Data Protection Act, 2012 (Act 843) governs the collection, use, and disclosure of personal data. Mobile money data, like other personal data, may not be accessed without specific, informed consent. Consent must be in writing, must specify the purpose, must be revocable, and may not be coerced as a condition of accessing essential services. The Adehyeman Savings and Loans / Oze partnership, supported by UNCDF, is one example of a structured consent-based mobile-money data programme. Sales staff who circumvent consent processes — even with the best intentions — expose the institution to regulatory sanction and reputational damage.

8.4 The Customer Insights Dashboard

The Customer Insights Dashboard is the tool that turns institutional knowledge into usable insight at the moment of customer interaction. Six sections, deployable in phases.

Section	What It Shows	How the Salesperson Uses It
Relationship Snapshot	Customer name, tenure, products held, primary branch, primary RM, lifetime value to date.	Frames the conversation; prevents asking the customer for facts the institution should know.
Performance History	Repayment status across all current and historical facilities; restructuring; missed-payment events.	Shapes credit conversation; identifies capacity for new facilities; flags areas of concern.
Behavioural Profile	Channel usage; transaction velocity; average balance; complaints history.	Identifies retention risk; informs product recommendation.
Cross-Sell Indicators	Products not held but for which propensity score is high; trigger events.	Provides specific, evidence-based product recommendations.
Risk Watch	Recent signals — declining inflows, late payments, complaints — warranting attention.	Surfaces emerging risk before it becomes visible damage.
Next Best Action	System-recommended action: cross-sell, retention, collection follow-up, no action.	Translates analytics into specific, time-bounded sales activity.

CASE SCENARIO: The Takoradi Working-Capital Programme

A Western Region S&L (composite illustration) launched a mobile-money-augmented working capital programme for trader customers in 2023. The programme required customer consent to share six months of MoMo statements, in exchange for a streamlined application, a higher initial limit, and a 1% pricing reduction.

By end-2024, the programme had originated GH¢42 million in disbursements to 480 traders. Observed NPL on the consenting cohort was 6.1% — substantially below the institutional average of 14.8% on a comparable non-consenting cohort that had received standard treatment. Loan officers reported that conversations with consenting customers were faster, more substantive, and resulted in better-structured loans. The institution announced expansion to two additional regions in 2025.

Discussion (5 minutes): The non-consenting cohort performed worse than the consenting cohort. What explanations could account for this — and which are concerning from a fairness

Section	What It Shows	How the Salesperson Uses It
perspective? How should the institution adjust to ensure the programme is not inadvertently excluding customers who would benefit?		

8.5 Reflection Task

Identify the three most consequential pieces of information about your customers that you cannot currently access at the moment of customer interaction. Bring this list into the closing action-planning session these become candidate items for the institution's data-readiness work.

8.6 Recap Of Chapter

- a. Four categories of customer data are available: internal transactional, external bureau, alternative/digital, and behavioural. Each has uses and limitations; combine, do not substitute.
- b. Bureau data is one input, not the decision. Use it; do not treat it as approval or decline by itself.
- c. Mobile-money data, accessed with consent under the Data Protection Act, is the most consequential single data source for thin-file informal-sector customers.
- d. The Customer Insights Dashboard turns institutional knowledge into usable insight at the moment of customer interaction. Phase deployment over 6–18 months is realistic for most S&Ls.
- e. The Takoradi case shows that consent-based mobile-money programmes can deliver materially better credit outcomes provided the institution monitors for fairness and exclusion effects

CONCLUSION

Sales optimisation is not about selling to everyone. It is about identifying and pursuing opportunities that create long-term value while protecting the organisation from unnecessary risk. Successful sales optimization requires a balance between profitability, customer satisfaction, operational efficiency, and ethical business practices.

Organizations that adopt customer-focused strategies, leverage technology, strengthen risk management, and develop high-performing sales teams are more likely to achieve long-term success. Continuous improvement, innovation, and strategic decision-making remain critical to achieving sustainable revenue growth while managing risk effectively.

GLOSSARY OF KEY TERMS

Compact glossary covering terms used in this abridged edition. The full glossary, including additional regulatory and operational terms, is in the full 115-page edition.

Term	Definition
AML/CFT	Anti-Money Laundering / Combating the Financing of Terrorism. The body of law, regulation, and practice principally enacted in Ghana through the Anti-Money Laundering Act, 2020 (Act 1044).
BANT	Budget, Authority, Need, Timeline. A classical sales qualification framework used to assess whether an opportunity is real and worth pursuing.
BoG	Bank of Ghana. The central bank, prudential regulator, and supervisor of all licensed deposit-taking institutions, including S&Ls.
Clawback	A contractual mechanism under which incentive compensation already paid can be recovered if specified performance conditions are subsequently not met.
CRB	Credit Reference Bureau. The three CRBs licensed by BoG under Act 726 are CRC, XDS Data, and Hudson Data.
GHASALC	Ghana Association of Savings and Loans Companies. The umbrella body for licensed S&Ls in Ghana, registered in 2008.
ICP	Ideal Customer Profile. A documented description of the customer characteristics that correlate with highest risk-adjusted lifetime value for a given product.
KYC	Know Your Customer. The set of identification, verification, and ongoing monitoring controls required for all customers under AML/CFT law.
MoMo	Mobile Money. The digital transactional service provided in Ghana principally by MTN MoMo, Telecel Cash, and AT Money.
MSME	Micro, Small, and Medium Enterprises. The customer segment central to the S&L mandate.
NPL	Non-Performing Loan. A loan whose principal or interest payments have been past due for a defined period (usually 90+ days).
Pipeline Velocity	$(\text{Number of opportunities} \times \text{average deal size} \times \text{win rate}) \div \text{average sales cycle in days}$. The master metric of pipeline performance.

Term	Definition
S&L	Savings and Loans Company. A specialised deposit-taking institution licensed under the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).
Trap Zone	In the Risk-Return Matrix, the quadrant of high risk and low return — the portfolio killer.

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