



## **Yes, You Can Grow Your Small Business Accounts**

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Conference #: 714 294 860

### Presenters:

John Brinkworth, Executive Director, Strategy and Planning

Olie Williams, SVP/Managing Dir. of Commercial Banking, ViewPoint Bank

David Lovelace, Senior Business Development Executive

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A replay of this webcast and copy of the slides will be sent to all participants next week

## Welcome, Speakers



### **John Brinkworth**

Executive Director, Strategy and Planning, Harland Clarke  
“Current Market Environment and Marketing Insight”



### **Olie Williams**

SVP/Managing Director of Commercial Banking, ViewPoint Bank  
“Client Point of View and Best Practices”



### **David Lovelace**

Senior Business Development Executive, Harland Clarke  
“Asking the Right Questions”

# Current Market Environment and Market Insight

## Small Business Opportunity

- What is the size of small business segment?
- What do they need?
- Why is it an important segment?
- Trends in small business acquisition

# Current Market Environment and Market Insight

## Small Business is a Big Opportunity

- The 23 million small businesses in America account for 54% of all U.S. sales
- Small businesses provide 55% of all jobs and 66% of all net new jobs since the 1970s
- The 600k+ franchised small businesses in the U.S. account for 40% of all retail sales and provide jobs for 8M people
- The small business sector occupies 30-50% of all commercial space
- The small business sector is growing rapidly
  - Corporate America is downsizing
  - Small business start-ups have grown
  - Rate of small business failures has declined

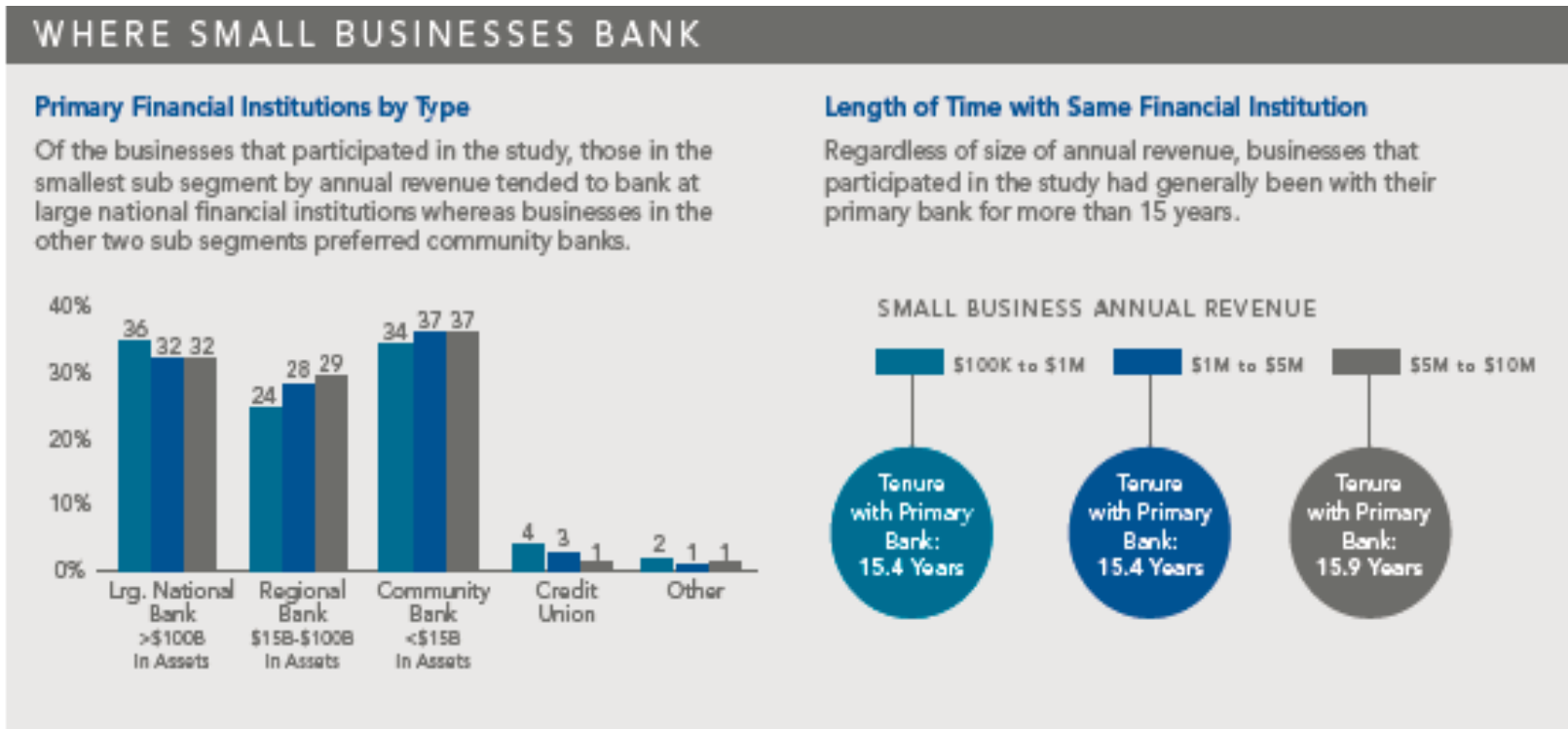
# Current Market Environment and Market Insight

## Small Business Characteristics

- Conduct 60-70% of banking activities in the branch
- Prefer in-person or phone conversations with their FI
- High check users
- Loyal, generally work with one or two institutions
- Agree personal service is more important than financial expertise

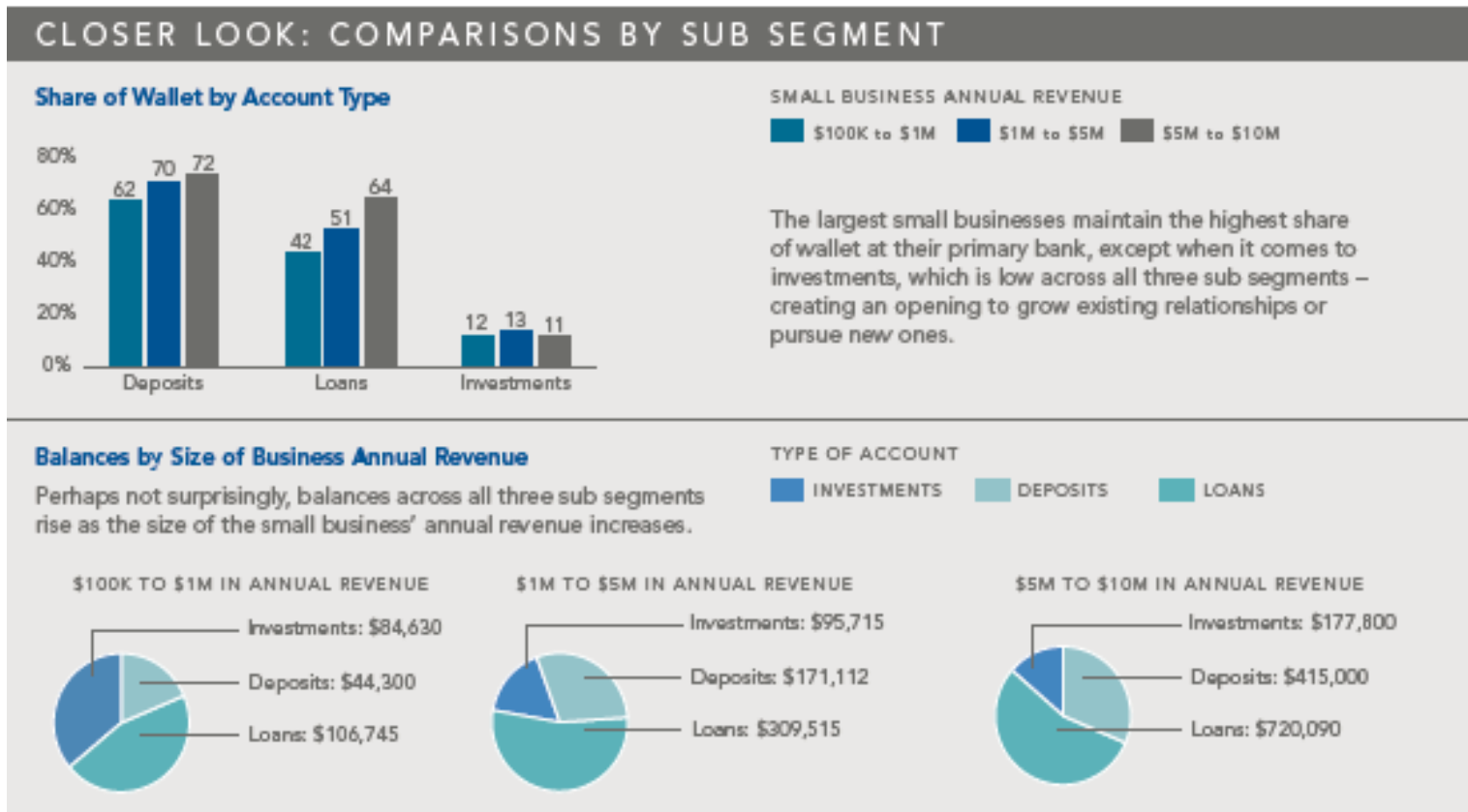
# Current Market Environment and Market Insight

## Small Business Characteristics



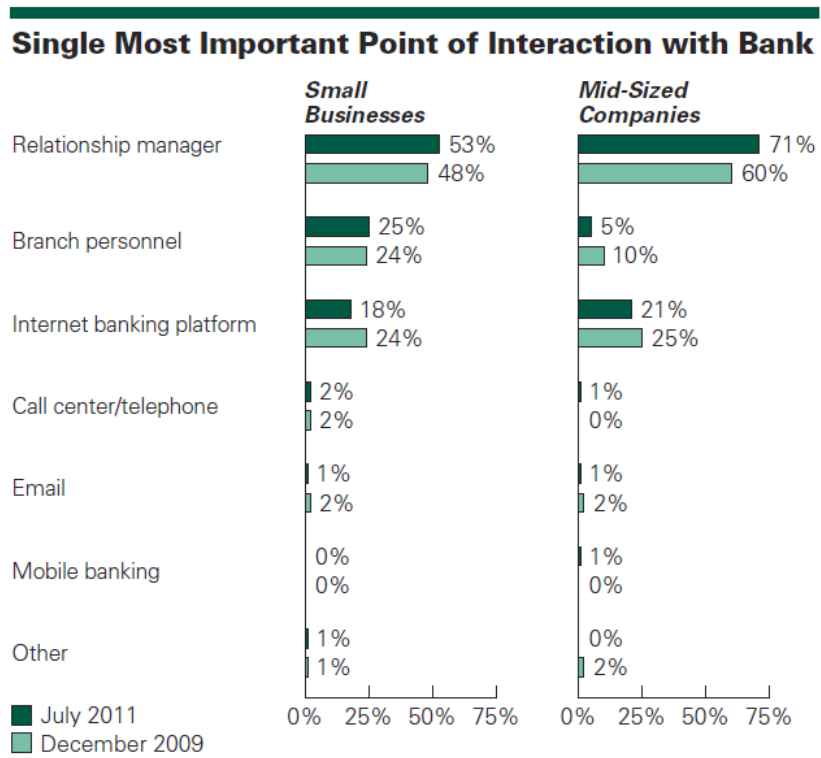
# Current Market Environment and Market Insight

## Small Business Characteristics



# Current Market Environment and Market Insight

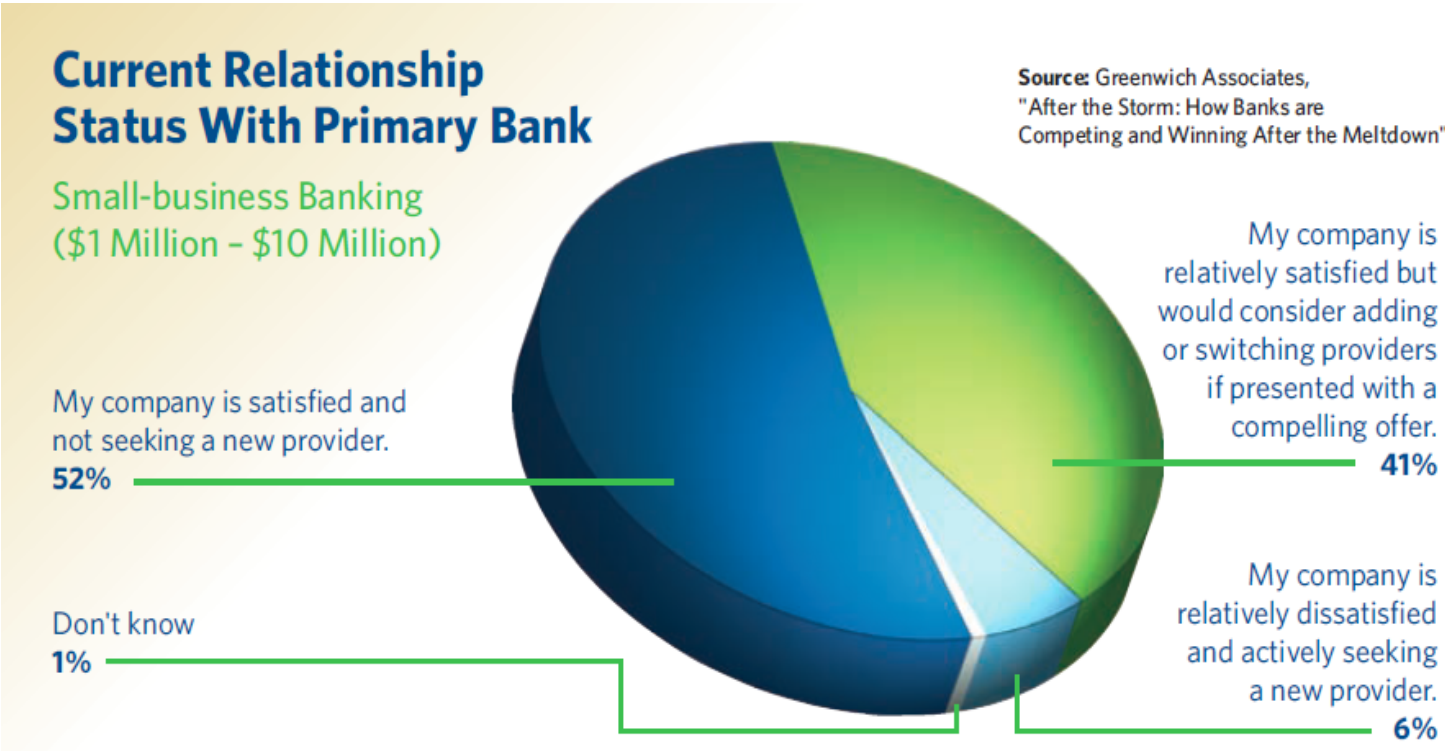
## Personal Service is Key





# Current Market Environment and Market Insight

## Small Business Owners are Willing to Switch



## HC Solution: Small Business Opportunity Definition

<b>Branch Managers (typically serve &lt; \$1M)</b>	<ul style="list-style-type: none"> <li>• Sell small business accounts and product bundles</li> <li>• Minimal relationship management expectations</li> </ul>
Small business bankers (typically serve clients \$1-10M)	<ul style="list-style-type: none"> <li>• Sells full range of small business banking services</li> <li>• Basic relationship management expectations</li> </ul>
Business banking relationship managers (RMs) (typically serve more than \$10M)	<ul style="list-style-type: none"> <li>• Sells commercial banking services to clients with more sophisticated needs</li> <li>• Relationship management with account planning</li> </ul>

Based on the size of business opportunity; development varies

## HC Solution: Small Business Opportunity Definition

### Small Business Considerations

- Look at size, # employees, years in business
- Size the market
- Review with whom you are successful
- Review product offerings

## Client Point of View and Best Practices

- Getting in front of your prospects with relevance
- Small business acquisition is something of a numbers game
  - More conversations with the right audience = greater success
- Messages and media are important; consider carefully:
  - Desired target market
  - Value proposition
  - Competition
- The more specific the value proposition and the better it is suited to the target market, the greater the response

## Asking the Right Questions

- Are we hitting our revenue numbers?
  - If not, why?
  - If so, are we doing so profitably?
- Do we have a measurement framework in place to help us understand the variables needed to predictably hit our goals? revenue numbers?
  - Do we know how many inquiries are needed at the top of the funnel to hit our bottom line goals?
- Have we assessed what it costs our FI for each hour that our Business Bankers and RMs prospect?
- Do we know the markets in which we can have the greatest success?
- Are we positioning our products/services in a way that resonates with the market?
- Do we have alignment between sales and marketing?
  - Mutual agreement on lead definition
  - Service level agreements (SLA) between marketing and sales



## Q & A

Use \*1 on your phone or use the chat window sending to "All Panelists."

## How to Contact Speakers

Contact David Lovelace for a complimentary small business acquisition assessment

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## Thank You

A replay of this webcast and copy of the slides will be sent to all participants next week.

For more information, contact your Harland Clarke account executive or write us at:

[harlandclarke.com/contactus](http://harlandclarke.com/contactus)