

# Sales & Referral Planner

# 2024

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My sales & referral planning guide to assist my business focus on the result I would like in 2024

## ***The past year in review:***

Results for 2023 were:

No of loans submitted		Volume	\$	My Income from Loans in 2023 was
No of loans declined		Volume	\$	
No of loans approved		Volume	\$	
No of loans settled		Volume	\$	Upfront \$ New Trail \$ Existing Trail \$
Conversion rate – submitted to settlement %	%			
No of customer first interviews				
No of leads my business received				

## ***Referrals & other Products & Services sold:***

Referrals to	Number	No of Sales Successes	Additional Revenues in 2022
YBR Aggregation Leasing			\$
YBR Aggregation Commercial			\$
Allianz – GI			\$
AIA Financial Wellbeing			
Other Direct sales / Referrals of my own relationships			\$

***My expenses in 2023 were \$***

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## ***Main Challenges in 2023***

What were the issues that impacted on your business where you did not achieve your desired results last year:

## ***Achievements in 2023***

List your major achievements during the year – major clients won/ large sales /referral successes / advocates of your business/ client retentions etc.

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## 2024 – *the year ahead*

What are the key business drivers for your business this year: ( client retention, marketing activities, targeted market/s, key things to do to improve your incomes/profits

## What are the challenges this year?

What do you need to keep an eye on?: competitors, compliance, expenses etc.

## *My desired income for this year 2024 is?*

Upfront		\$
Trail	Existing Trail PA is \$ + new trails \$	\$
Referrals		\$
Other sales		\$
Gross Income		\$
<u>Less</u> Expenses (approx.)		\$
NPBT		\$

## *What do I have to do to achieve this?*

### **Example:**

If your average loan size is say \$400K & you use 50/50 lenders who pay trail in the first year

(say your existing loan trail book income per mth is \$3K) plus ongoing non mortgage mthly referral revenues are say \$350 per mth) = \$40K p.a.

If you want a basic income of say \$60K plus my existing trail \$40K p.a. to make \$100K then your loan activity needs to be:

25 settlements @ \$400K = \$10M @ Avg. .6% upfront = \$60K

If your interview to settlement ratio is 4:1 then you need at least 2 interviews/ leads a week to achieve your desired income levels ( don't; forget to allow for some holidays so best to work on an 11mth year, so 3 interviews a week should be your goal.