

Market Beating Business Strategy



visible **progress**®

Market Beating Business Strategy

Executive Summary

- **The Concept**
 - The Purpose Of Strategy
- **The Opportunity**
 - Overcome Client Inertia
 - Improve Client Business Results
- **How**
 - Our PROVEN Process
- **The Potential**
 - More Successful Clients
 - Increased Loyalty
 - More Customers
 - Concrete Community Reinvestment

The Purpose Of Strategy

- Strategy is the roadmap for achieving your goals
- Without a roadmap, you are just wandering around
- Strategy alone is not enough.....
 - You also need an execution plan with W³
 - Most companies are missing this simple element
- Left alone, strategy is just a piece of paper on the shelf
- Most companies make strategy too complicated

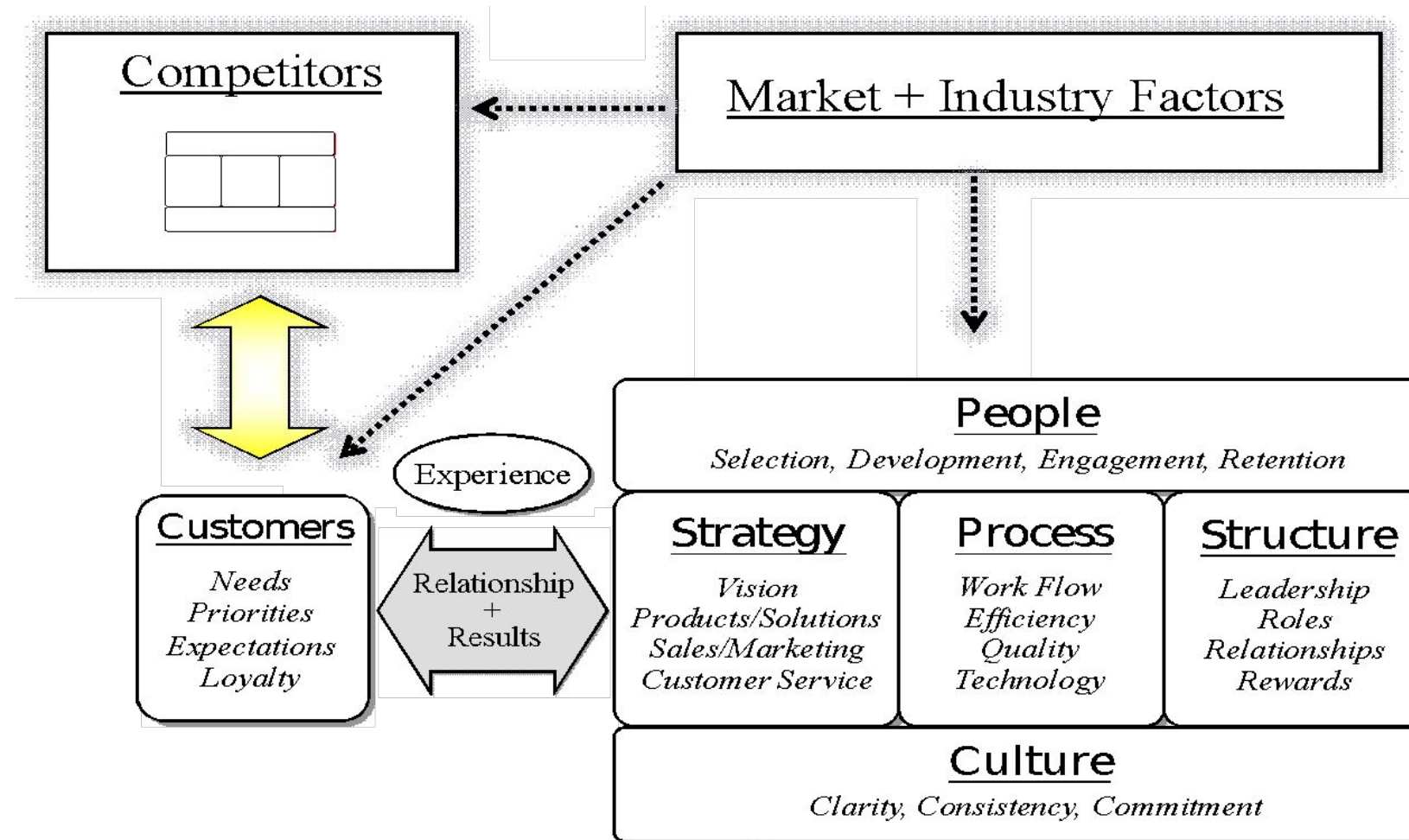
**FAILING TO
PLAN IS
PLANNING
TO FAIL**

Overcoming Client Inertia



- 75% of companies that execute well are executing a bad plan
- The three top reasons for bad plans:
 - Lack of market analysis
 - Not involving the right people in planning
 - Lack of proper metrics – leading indicators
- 83% of companies fail to execute
- The three top reasons for poor execution:
 - Plans are too complicated
 - Plans lack W³
 - Plans are poorly communicated/no buy-in

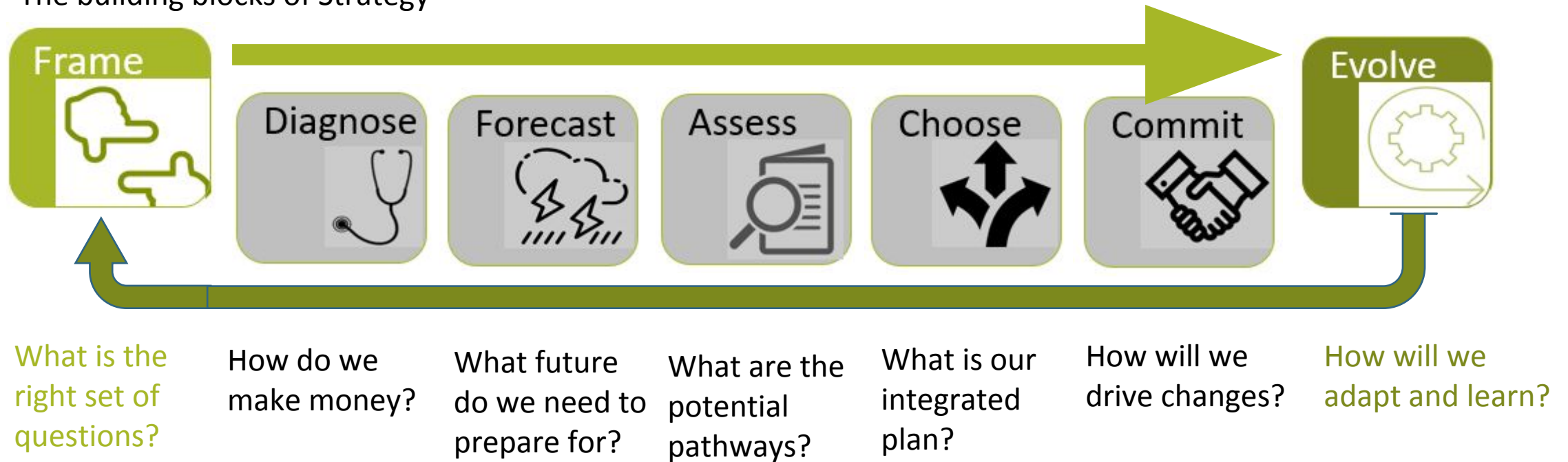
How Proper Plans Can Improve Business Results



Our Process

Market Beating Business Strategy

The building blocks of Strategy



Market Beating Business Strategy – By Visible Progress

The Potential Value For MBT

More Successful Clients



Increased Loyalty



Client Growth



Investment in your local
business success



Market Beating Business Strategy – By Visible Progress

Why Visible Progress?

We Facilitate and Guide your Clients through a structured planning process

We Make it Easy for you!

- Your Role:
 - Invite Clients to this exclusive event
 - Host Event and Kickoff
 - Engage during lunches/breaks
 - Host Closing
 - Pay for Facilities/Food
 - Provide clients with parting gift (Book)
 - Promotional Materials
 - Online Enrollment

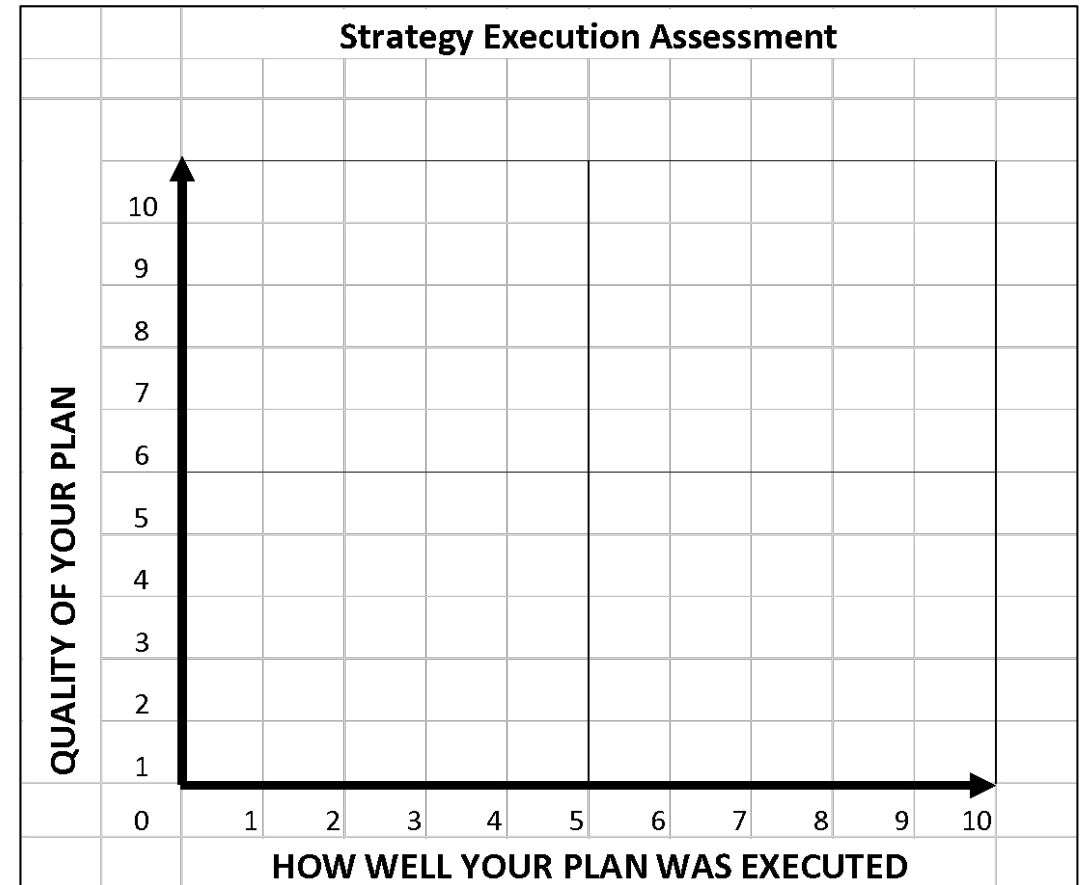
We Make it Easy for your Clients!

- Their Role:
 - Come with a team of 3 to 5 people
 - Participate in the full 2-day event
 - Get access to all the templates and tools
 - Access to a Strategic Planning Methodology
 - Access to a Communication Plan
 - Walk out with an Accountability Plan & Tools
 - Online enrollment
 - Access to other exclusive benefits

Sample Tools

- Strategy Execution Assessment
- SWOT Analysis
- Guide to Assess the Future
- Tools to Search the Industry and Competition
- Tools to Assess and Prioritize Actions Plans
- W³ Tools
- Communication Tools

Plan and Execution Assessment



Market Beating Business Strategy – By Visible Progress

Tool to Assess and Prioritize Action Plan

CHAMPION: Scott								
TEAM MEMBERS:								
OBJECTIVE #2: (What by when) Expand AG Lending in underserved markets, Start, Summit, Wayne and Portage Counties, when a quality person is available we will look at it.								
Risks--What are the risks of not doing and doing this initiative?								
1								
2								
3								
BENEFITS--What are the expected benefits from implementing the objective?								
1								
2								
3								
ESTIMATED REVENUE OR SAVNGS:			\$150,000					
A	B	C	D	E	F	G	H	I
#	Task--What needs to be done?	Responsibility--Who will do it? If more than one	Resources--What's needed to get it done?	Time--How long to do it? Express	Estimated Cost--How many \$?	Start--When will you begin?	Deadline--When will it be done?	Result--What will prove that it's done?
1								
2				50	\$35,000.00			
3								

Tool to Assess and Prioritize Action Plan

Your Company - Strategic Plan Summary	Estimated Hours	Estimated Costs	Estimated Benefits
OBJECTIVE #1: (what by when) Improve Shareholder Liquidity (Ideas, OTC upgrade, Camels Stock Promotion program, ESOP) Further Study....who and when?	42	\$2,000.00	\$ 90,000.00
OBJECTIVE #2: (What by when) Expand AG Lending in underserved markets, Start, Summit, Wayne and Portage Counties, when a quality person is available we will look at it.	50	\$35,000.00	\$ 150,000.00
OBJECTIVE #3: (What by when) IT - Completed Telecom Initiatives (VOIP, Fax Removal, Reduce branch lines to POTS lines, est \$50 to \$60K yr. Move to employee owned Cell Phones est. \$6,000 yr.	10	\$1,500.00	\$ 85,000.00
OBJECTIVE #4: (What by when) Leadership Development/Retention, based on attitude, drive, accountability, etc. put together development plan for key players under each manager. SMT to have plan, mentor the person, keep them challenged.	100	\$45,000.00	\$ 330,000.00
OBJECTIVE #5: (What by when) Treasury Pricing Changes - Increase pricing, we are low in the market. Flat vs volume pricing requires regular reviews Do we need to better understand cost to know we are hitting Efficiency Targets?	0	\$0.00	\$ -
OBJECTIVE #6: (What by when) Can we consolidate Online Processors to simplify operations and lower cost. Look at everything including early renegotiations and buying out contracts coming due.	0	\$0.00	\$ -

Market Beating Business Strategy – By Visible Progress

W³ Tools

Strategic Initiatives 2017 - 2020							
Company Scorecard for Strategic Initiatives							
Second Quarter 2017							
Organizational Project Priorities	Owner(s)	Start Date	Target Completion Date	Revised Completion Date	Status (R/Y/G)	Anticipated Savings or Revenue	Measure of Completion
Enhance use of Social Media for Marketing	Bill	4/1/2017	12/31/2017			\$ 10,000	
Regional Expansion add 1st BDO	Jim	4/1/2017	7/1/2017			\$ 250,000	
Pricing Changes - Increase pricing	Mary	4/1/2017	1/1/2018			\$ 20,000	
Virtual Meetings	Kim	4/1/2017	4/30/2017			\$ 10,000	
Internal E-Signatures	Kim	4/1/2017	6/1/2017			\$ 25,000	
Efficiency Review (Policies, procedures, process and Spec Review)	Mary	4/15/2017	9/30/2017			\$ 100,000	
Telecom Initiative	Kim	4/15/2017	12/30/2017			\$ 55,000	
Bright Ideas - Continuous Improvement	Hillary	5/1/2017	9/30/2017			\$ 10,000	
Tech Advisory Board	Kim	5/1/2017	9/30/2017			\$ 50,000	
Regional Expansion add 2nd BDO	Terry	6/1/2017	9/30/2017			\$ 250,000	
Consolidate Vendors	Bill	6/1/2017	6/30/2018			\$ 5,000	
Call Center (Feasibility)	Jim	7/1/2017	10/1/2017			\$ -	
Enhance Online Applications	Phil	7/1/2017	12/31/2017			\$ 45,000	
New Employee Onboarding	Hillary	7/1/2017	1/2/2018			\$ 20,000	
Develop Data Archive Strategy	Kim	8/1/2017	4/1/2018			\$ 45,000	
Capture Customer Feedback	Terry	9/1/2017	12/1/2017			\$ 35,000	
Leverage employees use of social media to enhance brand awareness	Jim	9/1/2017	10/30/2017			\$ -	
Leadership Development/Retention	Hillary	12/1/2017	7/1/2018			\$ 25,000	
Total Initiatives						\$ 955,000	

Market Beating Business Strategy – By Visible Progress

Communication Tools

One Page Strategic Plan
to Simplify your internal
Communications

YOUR COMPANY - Our Direction												
										2020 Strategic Investments Desire to acquire another bank		Vision Statement: By 2021, we envision Your Company to be an \$850 Million Dollar Company thru Organic Growth of 7% annually for \$180 Million in organic growth, \$30 Million growth through regional expansion, and \$125 Million in growth through acquisition.
										2019 Q1 Q2 Q3 Q4 Regional Expansion add 3rd BDO		
2017 Q1 Focus 2017 Q2 Focus 2017 Q3 Focus 2017 Q4 Focus												
										2018 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q4 Office Assessment Leverage increasing office capacity Regional Expansion add 2nd BDO		
= Duration of Initiative												
2017 Operating Plan												
Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Add Part-time TM Sales Person in Salem Increase Mortgage Sales/ eliminate booking of held for sale Expand AG Lending in Unders Served Markets (Assessment) Streamline the Credit Process & fully implement Sageworks Virtual Meetings Internal E Signatures Mortgage Purchase Program Consolidate Vendors Regional Expansion add 1st BDO Efficiency Review (Policies, procedures, process and Spec Review) Bright Ideas - Continuous Improvement Tech Advisory Board Regional Expansion Slow Lease Enhance use of Social Media for Marketing Treasury Pricing Changes - Increase pricing Teller Capture Initiative Telecom Initiative Call Center (Feasibility) Shareholder Liquidity Enhance Online Applications New Employee Onboarding Acquisition Readiness Capture Customer Feedback Leverage Employee use of Social Media for Brand Develop a Data Archive Strategy Implement CECL Leadership Development/Retention												
Mission: To make a difference in our communities every day!												MAINTAIN INDEPENDENCE SHAREHOLDER RETURN MAINTAIN RISK/REWARD BALANCE BY ACHIEVING
Vision: To be a best in class community bank emphasizing employee engagement and development, technology, community awareness, and developing client relationships built on consultative dialogue, accessibility, and responsiveness.												\$850 Million in Assets in 5 years 1% ROA, 10% ROE, maximum of 69% Efficiency Ratio
Core Values: Respect, Integrity, Trust, Excellence												

Market Beating Business Strategy – By Visible Progress

Cost Estimates

- \$3,000 your estimated cost
- Client cost of \$1,997 per team with 4 to 5 teams
- Client Satisfaction Guarantee

Ideal Client

- \$1 Million to \$50 Million in Revenue
- 10 to 250 Employees
- Will consider exceptions or special requests from MBT

Sample Promotional Materials

Market Beating Business Strategy



Market Beating Business Strategy

By SPECIAL INVITATION ONLY: Monroe Bank and Trust is hosting an exclusive strategy development event. Our goal is to help clients reach the next level of performance and success by partnering with Visible Progress to bring this 2 day strategy development program at **significantly reduced cost**. Have your team join facilitator Tim Scholten, President of Visible Progress in stepping through their hands-on learning event. **You are invited to be one of just 5 companies** that will participate in this exclusive group training and planning event. Here is what you will get:

- ◆ Come with a team of 3 to 5 people prepared to learn and apply
- ◆ Participate in the full 2-day learning and planning event
- ◆ Gain access to all proprietary planning templates and tools
- ◆ Outline your Strategic Plan during the event
- ◆ Outline your Strategy Communication Plan during the event
- ◆ Outline your Accountability Plan and Key Metrics
- ◆ 100% Satisfaction Guarantee

June 1 and 2, 2017 from 8:00 am to 5:00 p.m both days

Mariott Hotel
123 East Main Street
Monroe, MI 48161

Cost: \$2,000 per Team
Meals and supplies included

Register at www.visible-progress.com/strategievents



Market Beating Business Strategy

by Visible Progress

Discussion

Market Beating Business Strategy – By Visible Progress