**BIT 5474: Commercial Banker Prospecting Planning Tool**

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**Purpose:**

Our DSS project was developed specifically for a commercial lender working at M&T Bank. Team member (and employee for M&T Bank), Drew McNulty, currently undergoes significant manual research to identify companies of varying sizes that would be appropriate to offer loans. While M&T Bank has internal tools to assist Drew on the financial analysis piece of the decision making process- there are no tools to assist in the *research* phase of client prospecting. The research phase includes Company data (e.g., executives, financial metrics, and description), Industry data (e.g., financial metrics), and a modeling component that includes both financial and a “drive time” metric to assist in making the prospecting decision.

**How It Works:**

**Step 1:** Select a Company on the Main Menu screen and click the magnifying glass

* Note: Wait for content to be downloaded from website

**Step 2:** Review Company Data on the Company Data screen

**Step 3:** Click ‘Download & View Company Financials’

* Note: Wait for content to be downloaded from website

**Step 4:** Select Industry of interest from ‘Download & View Industry Financials’ drop-down box

* Note: IBISWorld requires you first authenticate with your VA Tech PID and password. The pop-up box provides additional instructions.

**Step 5:** Click ‘View Graphs’ button to display Financial Ratios screen

**Step 6:** Click drop-down box to view Company and Industry graphs of interest

**Step 7:** Click ‘View DSS Model’ button at the top to display the Prospecting Model

* Note: A lower aggregate score is a more desirable company to prospect

**Step 8:** Click ‘Update Drive Time Factor’ button

**Step 9:** Enter Prospect locations and time to travel to that location from the office

**Step 10:** Click ‘Return’ button to review results

**References:**

US Industry Reports (NAICS). (2016, December 2).Retrieved from

http://clients1.ibisworld.com.ezproxy.lib.vt.edu/reports/us/industry/home.aspx