

Module 3: The Sales Process Framework

Training Guide for One-on-One Session

Duration: 30 minutes

Week: 3

Phase: Foundation (Weeks 1-4)

Session Overview

This module establishes a systematic, repeatable sales process that transforms selling from an art into a science. Drawing from proven methodologies including Sandler Selling System, SPIN Selling, and Challenger Sale, participants will learn to create their personal sales playbook that drives consistent results.

The session focuses on building structure without sacrificing flexibility, enabling salespeople to navigate complex deals while maintaining control of the sales cycle. By the end of this module, participants will have a clear framework for managing every opportunity from initial contact through close.

Learning Objectives

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

1. **Map the complete sales process** from prospecting through close using a systematic 7-stage framework
2. **Identify their current position** in any sales opportunity and determine the next logical step
3. **Create a personal sales playbook** that documents their proven approaches for each stage

4. **Implement time management strategies** that prioritize high-value activities
 5. **Establish qualification criteria** that prevent wasting time on poor-fit prospects
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The 7-Stage Sales Process

Stage 1: Prospecting & Lead Generation

Prospecting is the foundation of a healthy sales pipeline. Without consistent prospecting activity, even the best closers will eventually run out of opportunities. This stage involves identifying potential clients who match your ideal customer profile and initiating first contact.

Key Activities:

- Research and identify target prospects within your ideal customer profile
- Leverage multiple channels including phone, email, social media, and referrals
- Track activity metrics to ensure consistent pipeline flow
- Qualify leads based on initial fit criteria before investing significant time

Success Metrics:

- Number of new prospects contacted per day (minimum 20-30 for outbound sales)
- Conversion rate from prospect to qualified opportunity (target 10-15%)
- Pipeline coverage ratio (3-5x your quota in active opportunities)

Common Pitfalls:

- Stopping prospecting when pipeline looks healthy (leads to feast-or-famine cycles)
- Failing to disqualify poor-fit prospects early
- Relying on a single prospecting channel
- Not tracking activity metrics consistently

Stage 2: Initial Contact & Rapport Building

The first conversation sets the tone for the entire relationship. This stage focuses on establishing credibility, building initial rapport, and earning the right to ask deeper questions. The goal is not to sell, but to create enough interest to move to a discovery conversation.

Key Activities:

- Execute a strong opening that captures attention within the first 15 seconds
- Establish credibility through relevant experience or social proof
- Demonstrate genuine interest in the prospect's situation
- Secure commitment for a discovery call or meeting

Success Metrics:

- Conversion rate from initial contact to discovery meeting (target 30-40%)
- Average time from first contact to discovery meeting (target less than 7 days)
- Quality of information gathered during initial conversation

Rapport-Building Techniques:

- Mirror the prospect's communication style and energy level
- Find common ground through research or conversation
- Demonstrate expertise without being pushy or arrogant
- Show genuine curiosity about their business challenges

Stage 3: Discovery & Needs Analysis

Discovery is where deals are won or lost. This stage involves uncovering the prospect's true needs, pain points, decision-making process, and budget through strategic questioning. The Sandler methodology teaches that you should "get a prospect to sell you" rather than selling to them.

The SPIN Questioning Framework:

Situation Questions establish context and current state:

- "Walk me through your current lending process for investment properties."

- “How many deals are you typically closing per month?”
- “What systems or tools are you currently using?”

Problem Questions uncover pain points and challenges:

- “What’s the biggest challenge you’re facing with your current lender?”
- “How is that impacting your ability to serve clients?”
- “What happens when you can’t get a deal approved quickly enough?”

Implication Questions amplify the cost of inaction:

- “If you continue losing deals to competitors with faster approvals, what does that mean for your business over the next 12 months?”
- “How much revenue are you leaving on the table when deals fall through?”
- “What’s the impact on your reputation when you can’t deliver for clients?”

Need-Payoff Questions help prospects articulate the value of solving their problem:

- “If you could close deals 50% faster, what would that mean for your business?”
- “How valuable would it be to have a lender who approves deals other lenders reject?”
- “What would it be worth to have a dedicated partner who understands your business?”

Success Metrics:

- Percentage of opportunities where you uncover budget and decision-making process (target 100%)
- Average number of stakeholders identified per opportunity (target 2-3 for B2B)
- Conversion rate from discovery to proposal (target 60-70%)

Discovery Best Practices:

- Spend 80% of the time listening, 20% talking
- Take detailed notes to demonstrate attention and professionalism
- Confirm understanding by summarizing what you heard
- Establish clear next steps before ending the conversation

Stage 4: Solution Presentation

The presentation stage is where you connect your solution to the specific needs uncovered during discovery. Rather than delivering a generic pitch, you customize your presentation to address the prospect's unique situation, using their language and focusing on their priorities.

Presentation Structure:

- 1. Recap Discovery:** Summarize what you learned about their situation and challenges
- 2. Bridge to Solution:** Explain how your offering specifically addresses their needs
- 3. Demonstrate Value:** Quantify the impact using their numbers and priorities
- 4. Handle Questions:** Address concerns and provide additional information
- 5. Confirm Fit:** Verify that the solution meets their requirements

Value-Based Selling Approach: Rather than listing features, frame everything in terms of business outcomes:

- Instead of: “We offer 24-hour approvals”
- Say: “Based on what you shared, getting deals approved within 24 hours would allow you to close 3-4 additional deals per month, generating an extra 15,000–20,000 in commission revenue”

Success Metrics:

- Percentage of presentations that result in a proposal request (target 70-80%)
- Average time from presentation to decision (target less than 14 days)
- Win rate on opportunities that reach presentation stage (target 40-50%)

Stage 5: Objection Handling

Objections are a natural part of the sales process and often indicate genuine interest. This stage involves addressing concerns, providing additional information, and helping prospects overcome barriers to moving forward. The key is to view objections as requests for more information rather than rejection.

Common Objection Categories:

Price Objections:

- “Your rates are higher than other lenders.”
- Response: Isolate the objection and reframe around total value, not just price

Timing Objections:

- “We’re not ready to make a decision yet.”
- Response: Uncover the real reason for delay and address underlying concerns

Authority Objections:

- “I need to discuss this with my partner/team.”
- Response: Offer to facilitate that conversation and provide supporting materials

Need Objections:

- “I’m not sure we need this right now.”
- Response: Revisit the pain points and implications discussed in discovery

Objection Handling Framework:

- 1. Listen Completely:** Don’t interrupt or become defensive
- 2. Acknowledge:** Show that you understand their concern
- 3. Clarify:** Ask questions to understand the real issue
- 4. Respond:** Address the concern with relevant information or examples
- 5. Confirm:** Verify that you’ve resolved the objection
- 6. Advance:** Move to the next step in the process

Success Metrics:

- Percentage of objections successfully overcome (target 60-70%)
- Average number of objections per deal (decreases with better discovery)
- Conversion rate after objection handling (target 50-60%)

Stage 6: Closing

Closing is the natural conclusion of a well-executed sales process. When you've done thorough discovery, presented a compelling solution, and addressed objections, closing becomes a simple confirmation rather than a high-pressure moment. This stage involves asking for the business and securing commitment.

Closing Techniques:

The Assumptive Close: Proceed as if the prospect has already decided to move forward:

- “Let’s get your first deal submitted this week. What day works best to review the application?”

The Alternative Choice Close: Offer two positive options rather than yes/no:

- “Would you prefer to start with a single deal to test our process, or submit multiple opportunities right away?”

The Summary Close: Recap the value and ask for commitment:

- “Based on our conversation, our 24-hour approval process and 90% LTV will help you close more deals and serve clients better. Are you ready to get started?”

Trial Closes Throughout the Process: Test readiness before the final close:

- “How does this sound so far?”
- “Can you see this working for your business?”
- “Does this address your main concerns?”

Success Metrics:

- Close rate on qualified opportunities (target 30-40%)
- Average sales cycle length (track and work to reduce)
- Average deal size (should increase with better qualification)

Stage 7: Post-Sale & Account Management

The sale is just the beginning of the relationship. This stage focuses on delivering exceptional service, ensuring client success, and creating opportunities for expansion.

and referrals. Satisfied clients become your best source of new business through referrals and repeat purchases.

Key Activities:

- Smooth onboarding and implementation
- Regular check-ins to ensure satisfaction
- Proactive problem-solving before issues escalate
- Identifying opportunities for additional services
- Requesting referrals and testimonials

Account Management Best Practices:

- Schedule regular business reviews (quarterly for key accounts)
- Track client success metrics and share results
- Anticipate needs based on their business growth
- Become a trusted advisor, not just a vendor
- Create systems for staying top-of-mind

Success Metrics:

- Client retention rate (target 85-90%)
 - Net Promoter Score or client satisfaction rating
 - Percentage of revenue from existing clients vs. new clients
 - Number of referrals generated per client per year
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Creating Your Personal Sales Playbook

A sales playbook is your documented approach for each stage of the sales process. It captures what works, provides consistency, and enables continuous improvement. Your playbook should include:

For Each Stage:

- Specific scripts or talk tracks that have proven effective

- Questions to ask and information to gather
- Common objections and your best responses
- Success criteria for moving to the next stage
- Tools, templates, and resources to use

Playbook Development Process:

1. **Document Current State:** Write down what you currently do at each stage
2. **Identify Gaps:** Note where you struggle or lack a consistent approach
3. **Research Best Practices:** Learn from top performers and proven methodologies
4. **Test and Refine:** Try new approaches and track what works
5. **Update Regularly:** Continuously improve based on results

Example Playbook Entry - Discovery Stage:

Objective: Uncover pain points, budget, decision process, and timeline

Opening: “I’d like to spend the next 20 minutes learning about your business and current lending situation. I’ll ask some questions, and then we can determine if there’s a fit. Sound good?”

Key Questions:

- Current situation: “Walk me through how you’re currently financing deals...”
- Pain points: “What’s the biggest challenge with your current approach?”
- Implications: “How is that impacting your business?”
- Decision process: “Who else is involved in selecting a new lender?”
- Budget: “What kind of volume are you looking to do monthly?”
- Timeline: “When are you looking to make a decision?”

Exit Criteria: Budget confirmed, decision-makers identified, pain points documented, timeline established

Time Management & Prioritization

Effective time management is critical for sales success. The most successful salespeople spend their time on high-value activities that directly impact revenue. This requires ruthless prioritization and the discipline to say no to low-value tasks.

The 80/20 Rule in Sales: Typically, 80% of your results come from 20% of your activities. Identify which activities drive the most results and focus your time there. For most salespeople, this means:

- Prospecting and qualifying new opportunities
- Discovery conversations with qualified prospects
- Closing activities with hot opportunities
- Account management with top clients

Time Blocking Strategy: Dedicate specific time blocks to specific activities:

- **Morning (8-10 AM):** Prospecting and outreach (when energy is highest)
- **Mid-Morning (10-12 PM):** Discovery calls and meetings
- **Afternoon (1-3 PM):** Presentations and proposals
- **Late Afternoon (3-5 PM):** Follow-up, admin, and planning

The \$10,000 Hour: Calculate your effective hourly rate based on your income goal. If you want to earn $100,000 \text{ per year working } 2,000 \text{ hours}$, your time is worth \$50/hour. Ask yourself: “Is what I’m doing right now worth \$50/hour?” If not, delegate, eliminate, or postpone it.

Activity Prioritization Matrix:

High Impact, Urgent: Do immediately

- Hot opportunities ready to close
- Scheduled discovery calls with qualified prospects
- Client emergencies or urgent requests

High Impact, Not Urgent: Schedule dedicated time

- Prospecting and pipeline building

- Relationship development with key accounts
- Skills development and training

Low Impact, Urgent: Delegate or minimize

- Most emails and administrative tasks
- Internal meetings without clear purpose
- Requests that don't align with your goals

Low Impact, Not Urgent: Eliminate

- Busy work that feels productive but doesn't drive results
 - Excessive social media or news consumption
 - Perfectionism on low-stakes tasks
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Qualification Criteria

Not every prospect is worth pursuing. Effective qualification ensures you invest your time in opportunities with the highest probability of closing and the best long-term fit. Poor qualification leads to wasted time, low close rates, and frustrated clients.

The BANT Framework:

Budget: Does the prospect have the financial resources?

- Can they afford your solution?
- Is budget allocated or does it need approval?
- What's their typical deal size?

Authority: Are you speaking with the decision-maker?

- Who makes the final decision?
- What's the decision-making process?
- Who else needs to be involved?

Need: Do they have a problem you can solve?

- What's the pain point or opportunity?
- How urgent is it?
- What happens if they don't solve it?

Timeline: When do they need to make a decision?

- What's driving the timeline?
- Are there external factors creating urgency?
- Is this a priority or just exploratory?

The Sandler Pain Funnel: Dig deeper into pain points to determine if the need is strong enough:

1. “Tell me more about that...”
2. “Can you be more specific?”
3. “Give me an example...”
4. “How long has this been a problem?”
5. “What have you tried to do about it?”
6. “And did that work?”
7. “How much do you think this problem is costing you?”
8. “How do you feel about that?”
9. “Have you given up trying to deal with the problem?”

Disqualification Criteria: Sometimes the best decision is to walk away:

- Prospect doesn't meet minimum criteria (deal size, credit, experience)
 - Timeline is unrealistic or undefined
 - Budget doesn't align with solution cost
 - Decision-maker is unwilling to engage
 - Values or expectations don't align with your offering
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Session Delivery Guide

Opening (5 minutes):

- Review Module 2 key takeaways and application
- Preview today's focus: building a systematic sales process
- Set expectations for the session

Core Teaching (20 minutes):

- Walk through the 7-stage sales process (10 minutes)
 - Use real examples from your lending business
 - Ask where they currently spend most of their time
 - Identify stages where they struggle most
- Discuss personal playbook concept (5 minutes)
 - Show example playbook entry
 - Explain how documentation drives improvement
 - Emphasize starting simple and building over time
- Cover time management and qualification (5 minutes)
 - Introduce $80/20$ rule and time blocking
 - Discuss BANT qualification framework
 - Share examples of good vs. poor qualification

Action Planning (5 minutes):

- Review the Action Worksheet components
 - Assign homework: Complete sales process audit and create first playbook entry
 - Schedule next session and set expectations
 - Answer questions and provide encouragement
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Key Takeaways

- 1. A systematic sales process transforms selling from art to science**, providing consistency and predictability in results.
 - 2. The 7-stage framework covers the entire sales cycle** from prospecting through account management, with specific activities and success criteria for each stage.
 - 3. Discovery is the most critical stage** - thorough discovery makes everything else easier and more effective.
 - 4. A personal sales playbook documents what works** and enables continuous improvement through testing and refinement.
 - 5. Time management and qualification are force multipliers** - working on the right opportunities at the right time dramatically improves results.
 - 6. Objections are a natural part of the process** and often indicate interest rather than rejection.
 - 7. The sale is just the beginning** - exceptional account management creates referrals, repeat business, and long-term success.
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Preparation Checklist

Before delivering this session, ensure you have:

- Reviewed the 7-stage sales process and can explain each stage clearly
 - Prepared real examples from your lending business for each stage
 - Identified 2-3 common challenges salespeople face in your industry
 - Reviewed the Action Worksheet to explain homework assignments
 - Prepared to discuss how this framework applies to private lending specifically
 - Set aside time to answer questions and provide personalized guidance
 - Confirmed next session date and sent calendar invitation
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Additional Resources

Books:

- “The Challenger Sale” by Matthew Dixon and Brent Adamson
- “SPIN Selling” by Neil Rackham
- “The Sandler Rules” by David Mattson
- “Predictable Revenue” by Aaron Ross

Tools:

- CRM system for tracking opportunities through each stage
- Time blocking calendar template
- Sales playbook template
- Activity tracking spreadsheet

Follow-Up:

- Review their completed Action Worksheet before next session
- Provide feedback on their sales process audit
- Share additional resources based on their specific challenges
- Celebrate progress and wins from applying the framework

This training guide is designed to be delivered in a 30-minute one-on-one session. Adjust timing and depth based on the salesperson’s experience level and specific needs.