



# BUSINESS PLANNING WORKBOOK

BRANCH MANAGER EDITION



CREATING  
**EXPERIENCES**  
THAT MATTER™



## BUSINESS PLANNING—ADVICE TO GET YOU STARTED

APM It has been a heck of a year, but we hope you are finding yourself ready and eager to tackle 2024! As we gear up for the next year, we wanted to provide you with a tool to assist you in your planning and goal setting. The 2024 Business Planning Workbook for Branch Managers was designed just for you – a leader of branch(s) and teams.

This workbook is your secret weapon to:

- Reflect on 2023: Evaluate how your branch did over the past year – what were your wins? What were learning opportunities?
- Define & Measure: What is your value as a branch? Where did your numbers land for this year?
- Dream Big: What are your goals for 2024? Where will you put your focus?
- Make a Plan: What strategies and action items will you implement to get you to your goals?
- Elevate Your Systems: What can you streamline or utilize technology for to make your branch more successful and efficient?
- Create Experiences: How will you ensure happy, productive, and loyal team members? What experiences need to be enhanced for both clients and employees?

In the rapidly changing and dynamic mortgage industry, we believe it is imperative to review, reaffirm, or reset our course on a regular basis. This book is designed to keep you working in achievable, 90-day increments. Don't wait—carve out the time today to invest in yourself, your branch, and your business!

*American Pacific Mortgage*

# THE PROCESS OF CRAFTING AN EFFECTIVE BUSINESS PLAN

Crafting an effective plan involves a 5-step process:



Self-Evaluation



Branch Evaluation



Environmental Scan



Know Your Numbers



Develop Your Plan



# ROLE REFLECTION

# STEP 1: SELF-EVALUATION

Be honest as you look back at the previous year. The intention of this exercise is to identify the key habits, disciplines and activities you want to carry into the year ahead and which ones you need to leave behind.

1. How do you define success? (i.e. impact, customers, relationships, income, etc.)

2. What are 1-3 things you are most proud of from the year?

3. What are 1-3 things you implemented, are working, and you want to continue?

4. What did you hope to accomplish but did not, and why?

# SELF-EVALUATION CONT.

5. What are 1-3 things you want to change this coming year?

6. What are the strengths of your teams/branch that you want to leverage? (i.e. technology, partnerships, expertise, etc)

7. What are 1-3 things that would make all the difference with your success? (i.e. adding productive LO, new B2B, coaching, diversified products, etc)

# STEP 2: BRANCH EVALUATION

On a scale of 1-10, how would you score the overall health of your branch today?

	CHECK ONE (1=POOR, 10=BEST)									
	1	2	3	4	5	6	7	8	9	10
1. ACHIEVING REVENUE GOALS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. SOURCING NEW BUSINESS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. RECRUITING & GROWTH	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. EXPENSE MANAGEMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. EFFECTIVENESS OF LOAN OFFICERS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. EFFECTIVENESS OF STAFF	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. LOYAL TEAM MEMBERS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. LEVERAGING TECHNOLOGY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. DIVERSIFIED PRODUCTS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. CLIENT SATISFACTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**“AT THE END OF THE DAY WE ARE ACCOUNTABLE TO OURSELVES - OUR SUCCESS IS A RESULT OF WHAT WE DO”**

– CATHERINE PULSIFER





# ANALYSIS OF **CURRENT REALITY**

ENVIRONMENT SCAN  
& 2023 METRIC REVIEW

# STEP 3: ENVIRONMENT SCAN

This exercise will help identify and assess all external and internal elements in a business environment. It examines business and industry factors that can positively or negatively affect the business and its success. Environmental scanning involves analyzing data, patterns, trends, opportunities, and potential threats, to help improve decision making.

## Trends

What are the significant changes in technology, products, markets, consumers, or social trends around your marketplace that might impact you?

## Opportunities

What outside changes have occurred in your marketplace that you have no control over but presents something that can be taken advantage of?

## Strengths

What are your inherent strengths that have been the source of your success?

# STEP 4: KNOW YOUR NUMBERS

Identify your branch(s) key metrics for 2023 and set you goals for 2024.

	2023 ACTUAL	2024 GOALS
BRANCH VOLUME		
CLOSED UNITS		
BRANCH MARGINS		
AVG. BRANCH REVENUE		
APPLICATIONS TAKEN		
CLOSE RATIO (UNITS/APPS)		
APM CAPTURE %		
PRODUCT MIX		
PRODUCTION PER ORIGINATOR		
TOTAL LOAN OFFICER COUNT		
TOTAL FULL TIME STAFF		
PERSONAL PRODUCTION (% OF OVERALL)		
MONTHLY BREAKEVEN VOLUME		
EXPENSE % OF REVENUE		



**DEVELOP  
YOUR PLAN**

# THE STRUCTURE OF A BRANCH BUSINESS PLAN

As a leader of branch(s) and teams, it is vital that you have a business plan that is just for that role. The elements of your business plan should include:

1. Set Annual Goal in 3 Key Areas:
  - a) Branch Production – includes but not limited to helping your loan officers achieve their goals, recruiting and adding new loan officers, sourcing new business for the branch, product specialties, or converting more leads into clients.
  - b) Branch Profitability – includes but not limited to managing to a bottom-line, streamlining workflows with less people, overhauling expenses, lowering breakeven points or items related to branch earnings.
  - c) Branch Experiences – includes but not limited to employee engagement, retention of good talent, clients into raving fans, workflow enhancements, shorten cycle-times, or ways to advance the team for today's buyers.
2. Establish 2-3 Strategies per Goal every 90-day
3. Identify 3-5 Action items (tasks) for each Strategy
4. Review & Adjust every 90-days



**Be accountable. Commit the time. Evaluate and adjust.**

# BRANCH PRODUCTION

90-day time frame: \_\_\_\_\_

Enter dates

Goal:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# BRANCH PROFITABILITY

90-day time frame: \_\_\_\_\_

Enter dates

Goal:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# BRANCH EXPERIENCES

90-day time frame: \_\_\_\_\_

Enter dates

Goal:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:





# BRANCH MANAGER **STRATEGIES**

IDEAS TO GET YOU STARTED

# STRATEGIES TO HELP YOU BUILD YOUR BUSINESS PLAN

## BRANCH PRODUCTION

1. Growth through adding new producers to the team. Dedicate consistent time, resources and practices for connecting and converting new talent.
2. Hold consistent accountability sessions with my loan officers to ensure they are tracking with their business plans, staying in the right mindset, working strategically, and supporting them with resources where needed.
3. Develop new branch referral partnerships—such as a strategic partnership with a new real estate brokerage, team and/or builder to increase production by  $\pm 20\%$ .
4. Develop new branch affiliations or strategic partnerships outside of real estate—such as local businesses, attorneys, schools, community or networking groups – to increase production by  $\pm 20\%$ .
5. Utilize social media ads, or other digital marketing strategies, to capture and generate consumer-lead opportunities for the branch, which results in increased production of  $\pm 20\%$ .
6. Introduce and/or enhance a lead-gen platform for the branch, ensuring the highest ROI that results in increased productions of  $\pm 20\%$ .
7. Support the originators and branch goals by driving marketing campaigns, incentives, client events and other creative strategies to drive new opportunities.
8. Leverage opportunities to provide education events (in person or virtual) to reach first-time homebuyers and nurture prospects and leads, which result in increased production of  $\pm 20\%$ .
9. Increase production by  $\pm 20\%$  through focusing on diversity lending expansion in my marketplace; commit to adding at least one new Loan Officer that speaks/connected with a minority group that branch is not engaged with today.
10. Engage with our past clients on a deeper level to stay relevant, provide value and stay in the forefront of their mind to capture referral business from those that already know, like and trust us. Use this source of business to capture a production gain of  $\pm 20\%$ .
11. Utilize products and range of products to expand our reach and drive additional revenue into the branch.
12. Implement quarterly sales contest to reward the revenue-generating activities of the loan officers.
13. Engage with my originators on a weekly basis through hosting engaging sales meetings and/or one-on-ones. Utilize these engagements for an opportunity to support, mentor, communicate, educate and overall support their business.
14. Establish one to three branch affiliations, sponsorships, networking groups or other opportunities to align with associations that can drive business into the branch.

# STRATEGIES TO HELP YOU BUILD YOUR BUSINESS PLAN

## BRANCH PROFITABILITY

1. Know, understand and evaluate my branch's break-even number. This includes revenue, product mix and cost to produce. Every quarter, adjust where needed to ensure our branch never operates at a loss.
2. Evaluate and improve the fall-out percentage of pre-quals to applications (or applications to borrowers) to close more business and opportunities for revenue.
3. Improve profitability in my branch by reducing and ultimately eliminating all revenue leakage (i.e., uncollected appraisal fees, cost to cures, fee waivers, concessions, etc.)
4. Audit P&L at least 1x per month for any anomalies, discrepancies and overall accuracy of the branch's revenue and expenses.
5. Gain an in-depth knowledge & utilization of Loan Vision, Domo and forecasting tools to run my branch's economics.
6. Evaluate & adjust the branch's margins at least quarterly to adequately drive revenue needed for sustainability of branch.
7. Strategically evaluate each loan officer's profitability on a quarterly basis, including their business mix, net revenue, resources allocated, and commission compensation. Adjust and move-out where needed.
8. Implement a strong ROI evaluation system on any marketing or business expense, adjust accordingly for overall branch health.
9. Use disciplined personnel management to ensure maximum efficiencies and streamlined processes throughout every stage of the loan. Improve efficiencies to reduce human capital by  $\pm 20\%$ .
10. Reduce cycle times by at least five days by leveraging technology and removing duplication of efforts.
11. Increase revenue to the branch by decreasing brokering and increasing banking with APM by  $\pm 20\%$ .
12. Cross-train support staff so positions/responsibilities can be modified or consolidated for scaling as business conditions merit.
13. Ensure full-time staff matches the current production of the branch, adjust where needed.

# STRATEGIES TO HELP YOU BUILD YOUR BUSINESS PLAN

## BRANCH EXPERIENCE

1. Modernize the client experience - focusing on technology adoption, streamlined workflow and cycle times, abundant communication and other key elements that contribute to an overall positive experience.
2. Improve the client experience and decrease concessions/rate shopping by  $\pm 25\%$  by adopting a sales presentation platform, such as Mortgage Coach.
3. Enhance the client experience by ensuring all members of the team have clear roles and ownership of the client experience and any friction is removed from the process.
4. Provide positive leadership through motivating team members with recognition, appreciation, and healthy competitions—adopt monthly practices for 100% retention of team members.
5. Increase the visibility of the branch's success through internal & external announcements—spread good news about the branch by sharing positive reviews, client stories, employee success, wins, milestones and other applicable highlights.
6. Implement a coaching program in the branch, where loan officers have the resources and systems to aid them with achieving their personal and professional goals.
7. Hold value-add & engaging staff meetings on a consistent basis to focus on knowledge, sales tips, customer experience, and other origination practices that together create a sense of commitment and community, while also driving production.
8. Conduct semi-annual performance reviews and regular 'stay' interviews to seek feedback and exchange healthy engagement of performance.
9. Enhance community outreach and/or participation with charitable organization(s). Leverage APM Cares for a higher level of involvement with causes that matter to me and my team.
10. Plan and implement time outside the office with our team members to strengthen the relationships and care for each other. Host an event that results in strong team alliance and delivers cohesiveness and commitment toward shared goals.
11. Implement a strong onboarding process – a thorough process can help new hires understand the goals and vision for the branch and keep them producing at the levels you and they expect.
12. Provide opportunities for growth and development of my team members, to help employees feel valued and invested in the company. This includes but not limited to training programs, mentorship opportunities, and career advancement paths.
13. Foster a positive work culture through promoting work-life balance, recognizing and rewarding achievements, and encouraging open communication and collaboration with all team members.



LIVING OUR  
**CORE VALUES**  
*every day*

*Respect*  
SHOW YOU CARE

*Transparency*  
STRAIGHT TALK

*Scrappy*  
UNWAVERING RESOLVE

# THE POWER OF APM

