



Name:

Date:

KEY AREAS	1	2	3	4	5	6	7	8	9	10	11	12	Score A (Today)	Score B (90 Days)
1 Proactive Lead Management	Your responsiveness to leads is dictated by how busy/desperate you feel at the time and you occasionally let some new business opportunities completely fall through the cracks.			You strive to contact new leads when you can and usually make 1 or 2 attempts before giving up, although you tend to drop clients that aren't ready to proceed immediately.			You respond to new leads on the same business day and always make multiple followup attempts, although you don't have tight systems for re-engaging with "not ready" clients.			You always contact new leads quickly (often within the hour) and have watertight systems in place for parking and re-engaging with "not ready" clients when they're ready to proceed.				
2 Predictable Sales Process	Your sales process is out of control and relies on "shooting from the hip", resulting in a lot of confusion, disorganisation and disappointing results.			Although you approach every sales opportunity in a broadly similar way, you often tend to "wing it", leading to longer sales cycles and lower conversion rates than you would like.			You're able to deliver a standardised sales process with good results, although you as the broker do almost all the work and other colleagues are unable to replicate your results.			You run a formalised, best-practice sales process that enables every broker in your group to deliver consistently great outcomes, while driving efficiency through teamwork.				
3 Smooth Data Collection	You request client information and documents via email, with little customisation for each client, ensuring a slow drip feed of information and lots of frustrating back-and-forth.			You've added structure to your info & document collection process (e.g. templated document lists), but burn a heap of time and energy managing the details and getting everything submission-ready.			You rely on at least one automated tool to collect client information, bank statements and documents, but still find tidying up all the loose ends fiddly and client adoption to be less than ideal.			You provide every client with a fully customised information and document request via a user-friendly online portal, ensuring a seamless experience and high levels of client adoption.				
4 Effortless Followup	You have no formalised or automated process for following up on client information requests, resulting in frequent lateness, dormant requests and last-minute rushes.			You have a process for following up client information requests, but it is manual/high-effort and files sometimes slip through the cracks, resulting in delays, long hours and lost deals.			You have a process for consistently following up with clients until they have supplied all required information, but this still leaves gaps in responding to lender queries and MIRs.			You have structured, automated follow up processes for document requests and lender queries, ensuring you collect and validate the required information efficiently, every time.				
5 Clean Delegation	You don't delegate any work to other team members, either because you don't have enough deal volume, or you cling to the belief that "if you want it done right, you have to do it yourself".			You delegate parts of your process, but are constantly frustrated by the communication overhead and project management burden which swallows up most of the productivity gains.			You delegate to a team, but are frustrated by the amount of time spent clarifying, inspecting and fixing work so everything remains on track and small mistakes don't derail a deal.			You have an accurate and efficient system for delegating every deal and process so you can unleash high-performance teamwork without excessive clarifying, checking or fixing.				
6 Real-Time Visibility	You're in the dark about tasks and deal status, resulting in a flurry of internal emails/texts/messages, constant file inspections and "3am wakeups" as you try to rein in the chaos.			You can get a handle on your workflow with some digging, but you tend to rely on daily huddles, frequent file inspections and other manual interventions to stay on top of everything.			Your team's workflow is easily visible in real time, although finer details such as real-time priorities and "at risk" deals require manual effort to identify and resolve.			You can easily see the status of every task and priority in real time, while being selectively alerted if anything is heading off track and needs attention before it becomes a problem.				
7 5-Star Service	You feel there is never enough time in the day to keep clients informed throughout a deal, but instead wait for the client to call before you address their questions.			You use standard email templates etc. to inform clients of key milestones, but it's impossible to capture the complexity of every deal – and clients will call when they need something, anyway.			You keep clients updated throughout the deal, investing time into customising every communication, yet it's challenging to maintain these standards ALL the time.			You proactively communicate with every client throughout a deal, delivering deal-specific updates and advice documents that address client questions before they're asked.				
8 Consistent Experience	You're painfully aware that different clients may receive very different service levels, based on how busy you are, the type of deal, and other factors that are impossible to control.			You're continually striving to deliver a consistent service and some clients are even happy to refer you, but there are also times when you drop the ball badly and customers are let down.			You aspire to delivering a consistent client experience to every client, but when things get hectic and as your team grows, maintaining a 5-star standard is practically impossible.			You have the people, processes and technology in place to ensure that every single client receives the same VIP experience each and every time they deal with you.				
9 Error-Proof Processes	You don't take any proactive steps to prevent errors from happening, but instead subscribe to the theory that "if you want to make an omelette, you've got to break a few eggs."			You believe that errors and mistakes are part and parcel of mortgage broking, but with enough battle scars and sufficient attention to detail, most major problems can be avoided.			You use tools such as checklists and Standard Operating Procedures (SOPs) to prevent errors, but the challenge lies in mapping the correct checklists or procedures to each deal.			You leverage detailed per-deal checklists and SOPs to ensure every deal is shielded against oversights and errors, no matter how busy you are or who is working on the deal.				
10 Never-Ending Improvement	You don't have any formal measures in place for improving your processes, but as you and your team gain experience, you naturally get better at your jobs and make fewer mistakes.			You reluctantly map out processes or systems as required, but you never seem to have enough time to revisit and refine them to ensure they're truly effective.			You know that improving processes is valuable (providing you can find the time), usually treating this as a big internal project driven by management and fed down to your team to use.			You appreciate that continuous improvement is critical to your operations, and your systems and culture are set up so that any team member can make process improvements in real time.				
11 Ongoing Maintenance	You see loan maintenance (e.g. pricing, variations) as a cost centre rather than a profit centre, so you don't have any processes in place and hope to do as little maintenance as possible.			You're resigned to the fact that even though loan maintenance doesn't make direct revenue, it's part of the job and when a client asks, you'll lend a hand, hoping the next deal is more lucrative.			You recognise that loan maintenance is an expected part of your service, and have systems for flagging proactive opportunities and processing maintenance issues efficiently.			You have processes in place to advise clients of proactive opportunities with their loans, as well as formal systems for your team to process maintenance issues on behalf of the client.				
12 Lifelong Reviews	You don't have any formal system in place for reviewing client loans because you're always flat out chasing the next deal, but you'll help clients with a refinance if they come to you.			You don't review every client on a regular basis, but will occasionally cherry-pick refinance opportunities and pitch them to clients when business is slow.			You review every client on a regular basis, identifying refinance or pricing opportunities to ensure clients continue to remain on a highly competitive deal.			You have automated systems for triggering periodic loan reviews for each client, coupled with workflows for advising recommendations (refinance, pricing, variation, no change).				
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