

# Generate Unending Business: How to Establish a Corporate Affinity Program

Establishing a corporate affinity program with small to medium sized businesses is a niche that has been overlooked by most all professionals. Since this has been overlooked by most, it presents itself as an opportunity for you to exploit.

## Brainstorming Basics

When you decide to start a corporate affinity program, it's important to take the time and identify who you want to form partnerships with first. Once you decide who you want to work with then you can begin identifying the types of discounts and programs you want to offer.

Brainstorming is a great way to help you identify what you want to offer. It's easy to fall into the trap of working independently to brainstorm ideas for your corporate affinity program. Since you're most likely working with a group of professionals to create your affinity offering, invite them to participate in your brainstorming session. It does take time to set up and work with a group to brainstorm, but the results are worth the time investment. Topics for your brainstorming could include:

- Types of services you want to offer
- Types of discounts you want to offer
- Who you can approach to obtain these services
- What do you want to accomplish? What are your goals?

There are many techniques you can use to brainstorm including:

- List all possibilities on a flip chart and then prioritize your choices
- Write possibilities on post-it notes and post them on the wall; then categorize the ideas; finally prioritize the ideas by voting using "dots" – the more "dots" an idea has the higher its priority; those ideas with the fewest or no "dots" can be discarded or retained for future use

In addition to these simple brainstorming techniques if you find yourself "stuck" you may want to check out some of the web sites listed below.

**Concept fan** – used to find different approaches to a problem. It uses the principle of taking a 'step back' to gain perspective on the issue.

[www.mindtools.com/pages/article/newCT\\_06.htm](http://www.mindtools.com/pages/article/newCT_06.htm)

**Whack a Pack** – online version of a popular card deck created by Roger Von Oech. Use the online version to gain a different perspective or to provide inspiration.

[www.creativethink.com](http://www.creativethink.com)

**Take a walk** – visualize your problem from four perspectives. Use this four step visualization technique to "see" the solution.

[www.innovationtools.com/Articles?articleDetails.asp?a=6](http://www.innovationtools.com/Articles?articleDetails.asp?a=6)

## Suggested Introductory Letter Content

Once you've obtained the names of HR managers from your past clients, current clients and sphere of influence, send a letter. In your letter be sure to explain the benefits of your offer and some of the specifics. Be sure to follow up with a phone call a few days after sending the letter.

Dear [Name]:

As you know, providing generous and appealing employee benefits packages is one factor that can give your company an advantage over your competitors. Usually employee benefits are a costly, yet necessary part of doing business and attracting superior employees. However; for every rule there is an exception.

[Your mortgage company's name] is one of those exceptions! We're offering companies like [insert prospect's company name] the opportunity to join forces in a program that targets one benefactor – your employees! Our [insert the name of your program] allows you, the employer, to offer [your company's name] an entire menu of financing programs to your employees at **reduced cost**.

As a division of [insert company name or other qualifier information about your organization], one of the nation's largest lenders [insert other qualifier information] you can be assured the loan programs we offer you are top of the line. We can offer your company's employees:

- Competitive rates (no hidden fees)
- Superb customer service
- Fast approvals
- Discounts on closing fees, inspection and appraisal
- Loan applications taken and closings held at your office

This special financing package is available only through participating employers. The true beauty of this offer is this – there is **no cost** and **no obligation** to your company.

How can we do this? We've joined forces with title companies, surveyors, appraisers and credit reporting agencies to negotiate a true dollar savings on closing costs incurred when buying, selling or refinancing a home. Additional savings have been negotiated for home inspection fees, moving costs, CPA counseling on tax benefits and many more services. Extending this benefit to your employees can aid in attracting new people, retaining current personnel and aid you in assisting relocating employees as well.

We are anxious to speak to you in greater detail about the benefits of this program. I will be calling you soon to arrange a convenient 15-minute meeting so that I can learn more about your company. At that point I can structure a program to give [insert company name] the best package possible. I look forward to meeting you.

Sincerely,

[insert your name and title]

## Suggested Phone Scripts

Once you've sent your introductory letter, it's important to follow up with a phone call to the HR manager. Most likely you will encounter a gatekeeper. If you don't know how to work with the gatekeeper and make him or her your ally, you'll be stuck leaving voice mail messages.

Most people view gatekeepers as people who are tasked with keeping people out who can potentially waste the boss's time. That is valid, but one-sided. Gates work two ways, they keep things out and let things in. A gatekeeper's job is to make sure the boss spends his/her time efficiently. According to Sharon Drew Morgen, to make the gatekeeper your ally, use these simple rules:

1. Whoever answers the phone is your client.
2. For a gatekeeper to open OR close the gate, s/he has to decide which category to put you in - in, or out.
3. It's the job of the gatekeeper to make sure his/her boss gets to speak with people who can help him/her do a better job.

You've gotten the name of the HR manager for company XYZ that one of your past clients works for. You've sent an introductory letter and are now making your follow up call. The HR admin, Toni answers the phone.

Toni: Good afternoon. Tanya Phillips office.

You: Hi. My name is [insert your name] and this is a sales call. I know you're busy so I'm wondering if this is a good time to speak.

Toni: It's never a good time. Thanks for asking. How can I help you?

You: I'm wondering how you folks are adding no cost benefits to your benefits package to help your employees make significant purchases such as a home or build their personal wealth.

Toni: Well we've not thought about offering this benefit but I'm sure that Tanya would be interested in hearing more. She's available next Tuesday morning at 9 AM.

Here's another way to use the gatekeeper as an ally if you don't have the name of the HR manager or you aren't sure there is an HR manager:

Receptionist: Good afternoon. XYZ Corporation. How may I direct your call?

You: I'm not sure but maybe you can help me. Are you sure this is a good time?

Receptionist: I've got a moment. What do you need?

You: My name is [insert your name] and this is actually a sales call. I've developed an innovative no-cost benefit that provides employees with substantial savings when they're buying a home. I'm not sure if your company is looking for this type of no cost benefit. Can you tell me how your company chooses to add new products to its employee benefits package?

Receptionist: Send me a packet, and call me back in a week, and I'll make sure it gets to the proper person.

(Source: Sharon Drew Morgen)

There's quite a bit of information out there about how to get "around" the gatekeeper, but why get around this person, why not use him/her to help you get through to the decision maker? If you use these traditional ploys to get through, you may be disappointed in your results:

1. Using an authoritative voice to indicate your importance.
2. Sounding familiar or suave as if you already know the decision maker.
3. Using the name of a reference making it sound like this person is the boss's best friend. **Hint:** if the referring party talks to the boss on your behalf the gatekeeper will be expecting your call.

If you don't feel comfortable using the suggested scripts, here are some other techniques you can use to gain the gatekeeper's trust and help.

1. Can you make the decision maker look good in his/her boss's eyes? Tell the gatekeeper how you can do this and let them carry that message for you.
2. Ask appropriate questions each time you call to gather information about the decision maker's schedule, when is the best/worst time to call? How do you pronounce the decision maker's name (if it's difficult to pronounce)?
3. What other forms of communication are preferable? Use that method.
4. If leaving voice mail messages, create short scripts that outline specific benefits. Keep your message brief.
5. Be creative or funny to get the decision maker's attention. Self-effacing humor and humor that promotes solidarity with the gatekeeper can help open doors.

(Source: Craig Harrison)

## **Suggested Follow up Letter Content**

Once you've met with the HR manager send a follow up letter immediately. Be sure that your letter thanks the manger for his/her time. Recap the services you will be providing and write a brief description of your company's history and financial status. Close your letter by stating that you're looking forward to providing the employees with a no-cost benefit that will delight them.

Dear [Name]:

Thank you so much for taking time out of your busy schedule to meet with me to discuss providing our value-added service as part of your company's benefits package. We are very excited at the prospect of helping your employees achieve their homeownership dreams and achieving their financial goals.

As we discussed, we can offer your employees:

- Competitive rates (no hidden fees)
- Superb customer service
- Fast approvals
- Discounts on closing fees, inspection and appraisal
- Loan applications taken and closings held at your office
- [Other professional services you are offering]

Extending this benefit to your employees can aid in attracting new people, retaining current personnel and help you in assisting relocating employees as well. All of this at no cost to you and the best news, there's nothing for you to administer.

As a division of [insert company name or other qualifier information about your organization], one of the nation's largest lenders [insert other qualifier information] you can be assured the loan programs we offer you are top of the line. We have joined forces with other outstanding professionals [insert pertinent information] who will provide your employees with valuable services designed to help them achieve their homeownership and financial goals.

We look forward to providing your employees with this unique service designed to make buying a home an exciting and enjoyable life event. Thanks again for taking the time to talk about this great no-cost benefit. We are excited about the opportunity of working with you and your employees and look forward to a mutually rewarding relationship.

Sincerely,

[insert your name and title]

## **Other Ways to Gain the Attention of HR Managers**

HR managers are often inundated with new ideas, programs, products and more paperwork and gaining their attention may prove difficult. If this is the case, you may want to explore alternative methods for reaching these managers.

Join your local chamber of commerce. Attend the meetings and after hours functions. Attend their seminars and if they have a leads group, join it. Remember to network and ask those you know to introduce you to those you don't know. Review the membership directory to learn more about the companies represented in the Chamber you join.

Another option is to consider becoming a member of the Employee Services Management Association ([www.esmassn.org](http://www.esmassn.org)) if there is a chapter in your area. They are located in most major markets across the United States. ESM is a nonprofit association that serves as an information resource network. These members are responsible for implementing and maintaining a diverse range of employee services. They work to improve relations between employees and management, increase overall productivity, boost morale and reduce absenteeism and turnover.

ESM sponsors an annual tradeshow and workshops and small fairs specifically for HR managers. Exhibiting at these events gives you the opportunity to meet one-on-one with these decision makers and open the door to an affinity relationship.

## **Want More Information?**

**For more information** about our services, contact us at 303-426-1027 or 800- 433-3755.

**For questions**, please email us at [questions@intouchtoday.com](mailto:questions@intouchtoday.com).

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