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BRANCH MANAGER'S LETTER

strategies for branching excellence

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"Reach out and engage your team. When you create a positive environment, your clients want to be part of it. They want to feel as if they are on a winning team themselves."…page 4

Approaching Small Business Prospects

"Call nights are just a numbers game and that's exactly how they feel to prospects," observes Nicholas T. Miller, President of Clarity Advantage Corporation (Boston, MA). "They know you're just trying to pick off low hanging fruit."

You have to think about approaching prospects in the context of your financial institution's small business strategy, your personal strategy to developing your branch territory, your competitors' strategies, and your personal capabilities – what you are good at, how you best connect with people. When working with institutions, Miller teaches these four principles to approaching prospects:

1. Pick your targets.
2. Choose messages.
3. Many hooks.
4. Value every step.

Pick Your Targets

Pick your targets means:

- Choosing particular prospects you want to attract to your institution
- Focusing your energies at any given point in time

Choosing particular prospects is important from a "return on investment" perspective. "You have only so much time; you want to invest that time in attracting small business prospects who will be the best fit with your institution – appropriate size, range of needs, credit worthiness, depth of deposits and investable assets – and move you toward your sales goals the fastest," says Miller.

Second, you want to attract prospects who can be good "connectors" for you in the community. If Dr. Smith is a community opinion leader and widely known, then attracting her to bank with you can increase your community penetration through her "word of mouth" to people in her network about how great a banker you are for her.

Focusing your energies…attracting high quality prospects to your institution takes time and energy. Small business owners are slow to move their accounts for a variety of reasons that may include personal loyalties and relationships and reluctance to change all of the elements tied to their checking accounts.

"If you're playing the 'relationship game,' rather than playing a numbers game, then you need to invest time to get to know about them, to get to know them, and to develop legitimate business and personal reasons for them to move their business and personal banking relationships," says Miller.

This involves research time, networking time, planning time, and sales calling time. Focusing on ten to twenty prospects at a time allows you to concentrate your efforts, make high quality approaches, develop connections with prospects, and begin the dialogue that may lead to their adding your company as a second institution or switching their relationships completely.

Choose Messages

Once you've picked your targets, what are you going to say when you reach them? Why should anyone want to talk to you? What point of view will you bring? What insights about the financial market will you share? What questions will you ask to stimulate conversation about prospects' personal, family, or business activities?

Will your messages be primarily personal ("like me, then do business with me") or business ("I have good business ideas, I'm worth the time")? Will business messages be general ("I help business owners with managing their cash flow") or specific ("I know dental practice issues because I bank 10 other dentists")?

Again, there's no one best way; you need to pick approaches that work well for you, given your personality, expertise, and the product set you're selling. "Your messages should also reflect your research about the prospects you want to attract. Just as tournament golfers walk the course or play practice rounds to understand the subtleties of a course before competition begins, so should we, as financial services providers, 'walk the course' before calling prospects," explains Miller.

Particularly if your approach strategy is more "business" than "personal," the research enables you to start meaningful conversation and position yourself as knowledgeable (and potentially helpful) by opening conversation about issues that your prospects talk about.

EXAMPLES:

… Upon meeting a dentist, "There seems to be a strong trend toward offering additional services such as cosmetic dentistry to boost the office revenue. I'm wondering how you think about that at this point?"

…Upon meeting a commercial printer, "I'm seeing that printers are offering services far beyond printing, including electronic document storage and management and that they're switching from offset printing to digital. What is your approach?"

Many Hooks

"Branch Managers and small business bankers who have been networking and selling in their markets more than four years may be able to narrow their approach strategies to one or two because they've developed a network that brings business to them," Miller says.

"The high performing small business bankers and Branch Managers we've interviewed never make cold calls, never do call nights. They work with their community connections to meet people and nurture their referral relationships who send business to them," continues Miller. "Being introduced" gives you the best chance to connect with your target prospects. "Being introduced when they have a particular need" is the very best.

If you haven't developed such a mature network, then become visible and engaged with people in as many ways as you can to reach your target prospects – community events, social networks, parent networks at your children's schools, and professional networks. Develop an expertise or point of view about financial matters. Use a mix of strategies to connect with people and stimulate discussion. Miller cites these examples:

➔ Walk-ins are a good way to meet retail merchants and others who are open to public traffic.

➔ Call nights are good if there's a particular offer or change in financial circumstances that you want to communicate.

➔ Direct calling involves researching particular prospects and calling them to propose appointments for business discussion.

➔ Events include hosting or participating in educational or community events at the branch or other locations that enable you to approach target prospects and others on "neutral ground" of mutual interest to open conversations. Developing leadership roles in organizations and speaking at events, becoming known for your expertise on personal or small business financial matters, boosts your impact in these settings.

➔ Referral source development is developing relationships with service providers who work with small businesses. The usual suspects are CPAs, attorneys, insurance agents, and investment managers, and may also include hair dressers, fitness coaches, and others who work with your target prospects.

"While you use a mix of these strategies to project yourself into the business community, the 'many hooks' principal also means 'many touches over time.' Prospects aren't necessarily open to new conversations at a given point in time for a variety of reasons. Staying in touch consistently over time is important for building and maintaining their awareness of you," says Miller.

Research from many industries suggests that five to seven attempts are needed to earn a first call with a new prospect to whom you've not been introduced. "We like to see these five to seven

Broaden Your Range

"You have to connect with people before you can start selling," remarks Nicholas T. Miller, President of Clarity Advantage Corporation (Boston, MA). "I remember we marveled about one of the senior officers at the bank where I started my career. He had the reputation for being able to converse with clients or politicians about any topic from football players in the 1930s to modern dance."

Banking and business knowledge is a critical foundation for new business development, and we'll be seen as expert… and dull… if that's all we have. The broader our knowledge, the more opportunities we have to connect with clients, prospects, and referral sources.

Consistently reading the news - sports, business, politics, music and the other arts, national and international events – is a start. Reading the best seller books, watching movies, and attending "live" theater performances also increase our ability to engage our prospects and referral sources in conversations that are fun and meaningful to them.

attempts concentrated like a mini-campaign in a short period of time – three to four weeks, for example. If the mini-campaign is not successful, then stay in touch once every four to six weeks for a few months, then run another mini-campaign," says Miller.

Value Every Step

The value perspective is more a "state of mind" than a specific answer. The big question you have to ask yourself is, "What's in it for them if I do this?" If I do a walk-in to a retail store, what's the value to the owner? If I call someone during a "call night," what's the value to them? If I speak at a community event, what's the value to the participants? If I develop a relationship with a CPA, what's the value to her of our relationship? Value, value, value…

"Again, there is no single answer, and your answer will change depending on circumstances in the financial community, your business community, and in your institution," Miller says. "Your answer will change depending on your age, experience, and expertise. Your answer will change depending on whether you're approaching a type of business with which you're familiar or one that's new to you."

In any given moment, the value component could be…

- **Personal.** "I'd like to talk to you about the fundraiser at the school next month"
- **Business.** "We think interest rates are going up and I'm calling to talk about options, if they do."
- **Very specific.** "I've heard you're planning to expand."
- **More general.** "…discuss how the economy is affecting you…"

Second, you must demonstrate your value at every step by doing a GREAT job for your clients. If the people you know are confident that you have great skill and bring value, they will introduce you. "In order to build a good network, you have to start by providing drop-dead wonderful service to the clients you have rather than looking for the next one," Miller says. "If your only job is new business development and you don't have a book of clients, then you have to do a great job and provide value to referral sources ranging from the family next door to the highest profile accountant in town."

Clarity Advantage (www.clarityadvantage.com) helps financial institutions generate more profitable relationships faster with small and medium-sized companies, their owners, and employees.

Clarity consulting, communications, sales tools, and training helps institutions recruit and deploy sales team members, choose their best business and consumer prospects and clients, then approach, engage, sell, expand and retain relationships. Clarity also assists institutions with consumer sales and cash management sales. Clarity clients have posted increases in household penetration, cross-sells, deposit volume, and loan volume.

Clarity's free Weekly Sales Thought reaches an international audience (subscribe at www.clartyadvantage.com).

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Be a Banker 24/7

"One of the highest performers I've interviewed in the last two years was based in a modest size city in the south. I asked him how he managed to build such a significant business in such a small community," recalls Nicholas T. Miller, President of Clarity Advantage Corporation (Boston, MA). "He said there isn't anybody in this town that I don't want to meet. I'm involved in community activities where I meet people, earn their trust, learn a bit about their financial situation and offer ideas. I am a banker 7 days a week, 24 hours a day."

While you may not be able to duplicate what the above mentioned banker does, he is a great role model for the headset and attitude it takes to be successful at business development. "You earn people's trust through working with them, either on financial issues or other issues. When they trust you, they will tell you what they need and want and you can help them," Miller says. "The high performing business bankers we've met and interviewed don't make cold calls. They don't have to."

"Network Ears"

The idea of being a banker 24/7 is simply that any conversation you're in may contain clues as to what is going on in the community and provide guidance as to whether you might want to network. You may be talking with the mother of one of your kid's friends, your minister or priest, or an accountant…anyone and everyone can provide insights about potential opportunities.

"It's like you have what basketball players call 'court vision'. You can see the entire court and sense the movement of players in that space," Miller says. "If you're a banker and you're seeking to develop your network, you have to have what we call 'network ears'. You listen and think about what you're hearing, because people share information every day that will lead you to folks who will want to talk. That is what we mean by being a banker 24/7. It's a natural conversation, a progression of making connections, building trust, listening for opportunities, and then asking for introductions."

4 Ways to Sustain a Winning Team

"Reach out and engage your team. When you create a positive environment, your clients want to be part of it. They want to feel as if they are on a winning team themselves," observes Lynn Giuliani, president of Progressions, Inc. (Bellingham, WA). "Enthusiasm is contagious and will create measurably more business."

A winning team is vital in any type of economy. Giuliani recommends:

1. Incorporate daily coaching. This can be done between manager and employee or peer to peer. "Daily coaching is essential to make any new initiative stick," emphasizes Giuliani. "It is a form of dialogue lasting between 2 and 10 minutes initiated by the 'coach'." She offers these tips:

- Try to provide privacy and an atmosphere of trust and comfort. This will make your dialogue more meaningful.
- Ask open-ended questions.
- Listen intensely.
- Avoid interruptions.
- Acknowledge and praise the response. If the employee responds in a direction that is opposite to your goals, guide them in the right direction through open-ended questions. Offer suggestions with phrases such as *you might consider* _____ or *I hear your point, however, I think the company's goals are more in line with* ___________
- Stretch and hold the individual accountable. This is done through the act of asking open-ended questions. "When you ask someone a question such as *How would you go about that…, What are your ideas on improving…* and they come up with their own answer, it stretches them and holds them accountable. Since it's their answer, they like it and buy-in is immediate," explains Giuliani.
- Follow-up on whether the employee implements the change.

2. Keep your stars engaged. "Every organization has star performers and at times like this they need support, as much, if not more than ever," says Giuliani. She recommends…

- Continually ask for their opinions.
- Have them provide ideas, answers and suggestions. They are the ones interacting with your clients on a daily, moment to moment basis.
- Let them lead. Give them the baton and let them run with it. You will find that they inspire their team members and help build a stronger unit.
- Get out of their way. Don't hover or over participate. Stars need to have independence. When they have it and feel your confidence, they will flourish.
- Give them initiatives and let them come up with their own ideas and plan to succeed.
- Celebrate their successes. Whether you are the top performer or a junior individual, everyone likes to be recognized and rewarded. So be sure to do so with gusto!

3. Care enough to confront your resistors. "Every organization has resistors and those that hold the rest of the team back. Oftentimes, they are long-term employees that are either afraid of change or just simply opposed to it," Giuliani says. "These resistors can be like a cancer within your organization and you must as a leader address them." She offers this formula:

- Provide feedback as soon as possible, within an hour is recommended.
- Don't worry about the exchange or give them time to speculate.
- Use specific data. If you are dealing with facts, it is easy to make your case. If you are dealing with any type of suggestive information, it is far more difficult to get your point across. Avoid opinions and stick to the facts. Make your communication clear, crisp and be done with it.
- Create a safe environment. This is a confidential communication and should be done on a one-on-one basis.
- Maintain a moderate demeanor and avoid any form of emotional display on your part. It will only worsen the delivery for you and the receiver.
- Describe the behavior…not the person. Never attack an individual

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with comments like *you always…* Talk about what actions they have done and not the person.

- Avoid the need to be chummy. By trying to compliment or offer a social get together, you dilute the message.

- Listen to the employee's side of the story. Always listen and give them time but don't buy into excuses. Don't assume, instead clarify. This comes by asking open-ended questions, being thorough and succinct.

4. Reward, recognize and celebrate. "The number one principle of leadership is *you get what you reward*," Giuliani says. "Whenever you are trying to drive a certain type of behavior, reward it and you will get more. This means that incentives, contests, gifts, trinkets and trips are all part of this principle."

Time off is always welcomed. Public recognition costs nothing and means so much. A handwritten card is often kept in someone's desk drawer for years because it meant so much. Food is a motivator…dinner, lattés, breakfasts, and parties all work as celebrations.

Progressions, Inc. is a sales training and consulting company that has worked with over 100 financial institutions to help them achieve a more proactive customer-driven sales and service culture.

Lynn Giuliani has over 35 years of experience in the financial industry and prides herself in partnering with her clients to walk them through change. She is the author of Financial Selling Is Easy and Success Is a Journey. She also writes a monthly article for a northwest magazine and posts them on her Web site. Be sure to check out Lynn's Web site (www.progressionsinc.net) for training ideas and unlimited resources.

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Language That Communicates Service

Communication skills are a major tool for providing excellent client service. Clients are very cognizant of your words, verbal mannerisms, and conversation style. Language and the delivery of it are key shapers of how people view you and your financial institution.

Consider sharing with your team these tips:

✷ **Make sure your words, voice tone and body language are in sync.** You can say *thank you* and *have a nice day* but clients won't care or even hear what you're saying unless you use the right tone of voice and appropriate body language.

✷ **Greet clients warmly.** Use phrases such as *Good morning, Good afternoon,* and *How are you today?* Be pleasant, positive, and energetic.

✷ **Address people by their surnames unless they instruct you differently.** A formal greeting shows respect.

✷ **Introduce yourself.** Don't expect people to read your name plate or name tag. Saying *Hi! I'm _____. How can I help you?* shows that you're trying to be personable with the client and that you're willing to take responsibility for the transaction. If anything goes wrong with the transaction, the client has your name.

✷ **Use language that conveys caring and friendliness.** Examples are *certainly, I'll be happy to,* and *it's my pleasure*.

✷ **Avoid using phrases such as "you have to" and "you must."** They make it sound like you're dishing out orders to the client.

*Don't say…*You have to sign the signature card.

*Do say…*Would you please sign the signature card.

✷ **Maintain professionalism when chatting with clients.** Don't gossip with clients. And don't share personal opinions about sensitive or controversial issues. Also, know when to divert the conversation to avoid giving offense.

EXAMPLE: A client asks your opinion about the upcoming election for mayor. Don't start campaigning for your favorite candidate. Shift the conversation to the importance of people exercising their right to vote.

✷ **Refrain from referring to the client in a demeaning manner.** Many people find terms like *dear, honey,* and *sweetie* degrading.

✷ **Shun slang and "non-words."** Expressions like *yeah* or *uh-huh* make you sound distracted and unprofessional.

✷ **Skip the technical jargon and acronyms.** Clients value simple, easy to understand language.

✷ **Try to avoid saying "no" or "we can't do that."** Explore alternatives. Look for creative solutions. Keep your responses positive. Clients are not interested in what you CAN'T do. Focus on what you CAN do.

✷ **Thank the client for doing business with your institution.** Always let people know you appreciate their business.

First Calls Should Intrigue and Engage Prospects

"The first thing that engages me in first calls with potential providers is *Are they excited about our company?*," says Nicholas T. Miller, President of Clarity Advantage Corporation (Boston, MA). "I judge this by the questions they ask and the energy I feel coming back from them."

"My engagement increases if potential providers have (1) communicated a clear call purpose, so we're focused, (2) thought about challenges we or firms like ours might face, (3) brought perspective of new developments in their areas of expertise that address those challenges, and/or (4) prepared stories or ideas that tell me they know how to address these challenges."

Miller admits, "I'm probably more task focused than other buyers might be. Business and social cultures in other parts of the country and world may suggest that first calls be much more heavily social and relationship building than business. What might engage and intrigue me in a first call might feel rude and premature to others." So, with those caveats in mind, what does an "ideal first call" look like to engage and intrigue prospects?

Clarify Call Purpose

When a prospect agrees to a first meeting, one of two conditions is likely to be true.

1. They have an immediate or impending interest in doing something or buying something…*We need to increase our line of credit and we are putting it out to bid.*

2. They are looking for information or perspectives that will help them make a decision later…*We are happy with our current institution and we're just interested in developing some perspective or seeing what other institutions offer.*

"Many salespeople go into their first calls without knowing which one of those two conditions is the strongest," contends Miller. "During the 'make an appointment' conversation or at the beginning of the first meeting, one of the best questions you can ask is *How will our conversation help you?* You're trying to understand which of the two spaces the prospect is working from, so you know how to prepare for the call."

If the prospect has a specific issue they want to discuss, you'll probably start by introducing yourself and your institution and talking about whatever issue the prospect mentioned. If the prospect doesn't have a specific issue to discuss, you'll take a more general approach to the call.

Draw Out Perspective

In both cases, Miller says there is a point during the first call during when you should explore…

✓ What is the business's history, their "hero's journey?" What challenges have they faced and how have they grown to reach their current position?

✓ What is their current position – their sales relative to past years and current budget, expenses relative to past years and current budget, client base and changes that are happening, etc. and how does the owner feel about them?

✓ What are the prospect's goals and plans for the upcoming one to three years? This information provides the context and the drivers for change inside the business with which your institution may be able to help.

7 Ways to Reduce Stress

Don't let stress put a daily damper on your life and health. To de-stress your life, try these 7 ideas:

1. Organize your life. Planning your daily and weekly schedule makes you feel more in control.

2. Relax. Even if your day is hectic, you need time to unwind.

3. Eat healthy. Good nutrition makes you feel better overall. Minimize the caffeine, sodium, calories, and unhealthy fats.

4. Keep your work and home environment free of clutter. Studies show that a disorganized environment can increase anxiety.

5. Exercise daily. Find exercises that you enjoy. If you pick jogging and you hate it, you actually increase your stress.

6. Simplify your life. Reduce your need for material things. Buy for your family and yourself those things that are really important. However, don't feel like you need to buy things just to keep up with your friends and neighbors.

7. Establish a serene place of your own…even if it's only a chair in a corner.

✓ How they see their hot issues – what are the most immediate challenges or changes on which they're working? Their answers to "hot issues" questions will help you see the most likely connection between your institution's services and the hot issues.

Dig Into Some Details

Since we're talking about calls on owners of small or medium sized businesses, "you also want to learn more about their financial picture," says Miller.

Depending on the purpose and length of the first call, this would include:

→ Their business model – their customers, their suppliers, and how they do business with them

→ Sales and profitability, past, present, and future

→ How they handle their day to day collecting, depositing, paying, investing, and controlling in their payment cycle

→ How they have financed the business, past and present, and what they're expecting for the future.

"This is a lot of ground to cover," says Miller, "so it might take more than one call to cover it."

Share Perspective or Ideas

Based upon your understanding of the company's methods and circumstances and what the owner has identified as hot issues, there's a point in the call at which you need to give the owner a clear sense that (1) you have experience in addressing the company's challenges or opportunities and/or (2) that you can anticipate 'what comes next' as they're evolving.

These could start with statements like…

- *I understand what you're saying about X; I recently worked with another company that wanted to make the same change. They wanted to … We were able to help them…*
- *Based on what you've shared with me, there's another issue we might want to address; it hasn't come up yet, and my experience tells me that…*

The idea is: share at least one idea or story that demonstrates that you can be a helpful support to the business owner and that you have a track record of providing that or similar support to other business owners.

Develop a Purpose for a Follow-Up Call

Based on the owner's sense of urgency and response to your ideas and perspective, the transition to a next call sounds something like:

- The owner asks *Where do you think we should go from here?* You suggest one or two points of focus.
- You say *Based on the conversation to this point, I see a couple of points on which we could focus*. Share the points and the benefits, and then wait to see whether the owner takes the bait.

Wrapping Up

The call ends with a summary of the discussion, confirmation of at least one idea or question that would be worth a subsequent conversation, and confirmation of next steps for discussion, documents, or other actions.

Think about what is the value of a first call to the prospect. What are they seeking that will justify spending their time talking with you? The prospect wants to know…

- Do you or your institution bring expertise, ideas, and people who can help me?
- Do you feel trustworthy to me?
- What sort of clients and problems have you worked with in the past?
- What sort of results have you produced?

"You want the prospect to leave the first call thinking that was time well spent feeling 'I enjoyed that conversation, I think this person has good ideas, and I'd like to see them again," says Miller.

Remember "Safety" When Designing Displays

Always be cognizant of client safety and branch security when creating displays. Consider these tips:

✓ Avoid displays that can wet a floor, fall over, burn, electrocute, or be swallowed by a child.

✓ Use common sense when setting up a display. For instance, running electrical cords across walkways create tripping hazards.

✓ Don't create a haven for robbers. A display should not be so big that it provides a hiding place for a robber.

✓ Never obscure security camera shots or create blind spots for branch staff.

✓ If you use balloons, pop them or lock them in a closet at night. Deflating helium balloons can potentially activate motion detectors.

Are You an Effective Coach?

"When most of the work being done in this country was focused on manual labor, mainly we simply needed strong bodies to report for duty. Dig coal, lay railroad track, or take care of your responsibility on the assembly line. Someone was needed to manage the crew, observes Rick Olson, President of Rick Olson Seminars (Dallas, WI). Today, we don't just need bodies to report to work. We need totally engaged people. More than a strong back, we need their heads and their hearts.

"Today, we need coaches who develop people, not just lead occasional staff meetings," Olson says. "A traditional manager is always looking for another warm body to fill a slot. An effective coach is in the people building business. An effective coach develops leaders and retains talents."

To be effective as a coach, Olson says you need to…

➔ **Be 100% committed to developing the employee.** An employee can tell if your objective is to make you look good, or if your mission is to help them reach their full potential. An effective coach says to an employee *I am committed to making this the best job you have ever had and fully developing your potential.*

➔ **Work for the employee.** "A good coach knows they cannot be effective if their staff is not effective, so they put lots of energy into developing each team member," Olson says. "Their skills and energy are directed towards pulling out the potential in each one."

➔ **Remove de-motivating conditions.** One of the biggest contributions a coach can make is to remove de-motivating conditions. Bad systems stop good people. "The employee who 'stirs the pot' is killing morale, so have the needed conversation," advises Olson.

➔ **Look forward, not backwards.** Help your team members create a preferred future and focus on "how". The focus of coaching is not hand holding, but creating action plans to reach new heights.

➔ **Schedule time with each employee.** A manager may meet as things come up. A coach is proactive and schedules time with each employee. "There is a consistent, deliberate plan to 'grow big people'. Effective coaches don't just meet with their 'needy' people; they actually give their best time to their best people," says Olson.

➔ **Ask good questions.** Questions tend to pull people close to you while statements tend to push people away. Coaches ask good questions and not just in the pre-hire or exit interview. They want their employees to stay, so they ask questions like…

- *What makes you want to hit the snooze button in the morning?*
- *What makes you want to jump out of bed in the morning?*

➔ **Serve as a mirror.** One of the major roles a coach plays is helping employees see what they may not be able to see. "Others do see it and think it, but it may be a real blind spot for the employee. A coach should serve as a mirror – revealing both strengths and weaknesses, so the employee can maximize their effectiveness," says Olson.

➔ **Be in the people-building business.** A manager may feel that the highest priority thing they do is to sit at their computer and work on schedules, reports, and procedures. A coach knows the value of turning off the computer and investing time and energy into each employee.

➔ **Reproduce yourself.** "The skills that got a person to the management level are not the skills that are needed to succeed at this level. It used to be about *you* looking good. Now it's all about *them* looking good," Olson says. "There is no higher value thing that you do than to reproduce yourself in others."

Rick Olson (www.rickolson.com) is a speaker and business consultant specializing in helping financial institutions create healthy, dynamic workplaces. He has a sterling national reputation for his ability to help financial institutions know how to blend sales and service effectively. Rick facilitates numerous CUNA conferences. He is the creator of the quarterly program entitled The Coaching College which is designed to teach financial institution managers the skills they need to effectively coach their staff.

To contact Rick Olson, call 1-800-325-4007 or e-mail info@rickolson.com. Rick has worked with credit unions and banks in 46 states.

Honor Employee Successes and Achievements

If you have an employee newsletter, use it to highlight employee successes and achievements. That type of recognition can be extremely motivating. Also, send a news release and photo of the employee to the local newspaper. Most newspapers have a business section that features successes and achievements.