THE MAJOR KEYS TO COACHING SUCCESS AFTER COVID 19- 2021 and 2022!

Essential Elements of an Effective Coaching Program

The Keys and Provisions needed in the Operational Cycle of the Personal Coaching Program, to Maximize Profits, Produce Successful Students, and to Pro- Actively manage and protect Revenue from Chargeback's

Presented to:

Enlightened Millionaire Institute

By:
Robert Paisola
Of:

SUCCESSTRAININGNETWORKS

An Introduction from Robert Paisola, Your Total Solution!

The following document has been prepared to detail the components, policies and practices necessary for a truly effective coaching program, and discusses the methods and practices that are essential to establish, maintain and develop a successful long term coaching operation that yields successful students and long term profitability.

Many of the topics in this report will be covered in further detail during our subsequent meetings. These points of analysis that you are being discussed are the result of millions of dollars of research and “real time on-site” data that will enable EMI to benefit from my strengths as a leader, motivator and developer of your complete backend solution.

My Thoughts on the Industry:

It cannot be denied that success breeds competition. In the face of competition, companies (with competent leadership) seek to differentiate themselves from the crowd in order to gain market share. The Seminar, Mentoring and Coaching industry is no different. With an ever increasing number of market competitors in the stock and real estate investor training/ education/seminar industry, we must clearly distinguish ourselves within our markets.

Over the past several years, consumers seem to have moved from the simple concept of the "Retail Price" model, where consumers base their buying decisions on which comparable product costs less, to a "Relationship" model where the decision to purchase is based upon which comparable product offers the best after-purchase warranty and support.

The- automotive, and retail computer industries are prime examples of this. (GM and Dell for example.) Consumers will tend to do business with companies that more clearly define how they will support their continuing relationship of support with the consumer. It's the "safety net" of perceived support that helps to close a sale, especially high price-point sales; the type EMI handles every day.

Together, we are going to build a coaching program that will establish this sense of stability and service. The information presented on the following pages details some of the major components of that program, that together, with a team of industry leaders and strong local management, will carryout the mission envisioned my Bob and Mark of creating a truly successful coaching program . . . with one difference….. Our Students Choose to Give Back!

As an organization, we are in the unique position to set the standards in place to ensure that we are both financially successful in the short AND long term. Our ability to learn from the mistakes of other multi million dollar companies, gives us the unparalleled ability to implement all of the processes and procedures that we will need to sustain the inevitable ups and downs of the revenue cycle that is a realistic concern within our industry.

Having been in the “trenches” on the seminar circuit, to the responsibility for backend fulfillment of coaching, scheduling, motivation of coaches, content development, team building and crisis management, I bring the entire “solution” to the table. Because of this extensive industry wide background, we as an organization do not have to go through the learning curves that our competitors at MIT, InvesTools, PMG-Prosper, Whitney and the like have had to face. We can utilize all of the lessons that were learned at their expense, and on their payroll to create the programs that we all know are truly win-win, for both EMI and the Students.

My Thoughts on the Industry (Cont.)

An analysis of the market conditions in our area clearly shows that we have substantial competition. The key to this puzzle is the realization that NO OTHER COMPANY has added the "enlightenment" component to their training. This is a substantial plus. This philosophical corporate position means that our students are pre-destined to want to "give back" to their community. Yes, they all have the desire to become financially independent with our assistance, however the tone of the conversation with this demographic of student is much more enlightened. This will surely mean less refunds and a higher level of satisfaction in the students mind.

It should be noted that PMG- Prosper (whatever their name is today) currently offers elements within their coaching program that we need to take a close look at. The mechanical underpinnings of their organization are clearly well thought out, but they have yet to implement OR UNDERSTAND the FULL puzzle of the backend piece.

In conclusion, let me say that it is truly an honor to work with your company. I know that together we can create an incredible turn key solution to the backend that has, for so long, been the Achilles Heal of every company that I have ever worked with.

Please feel free to review the data contained in this report, but please keep this report and its contents completely confidential, due to obvious reasons.

I have great faith in my good friends Ron, Ed and Roger Williams (MIT) and all of the feedback that I have received on this project leads me to the belief that we will truly make a difference in the lives of our students.

To our Success!

Robert Paisola
E Mail:
robert@WesternCapitalInvestments.com
Cell: 7252511356
Toll Free: 1800-373-8913

THE ELEMENTS OF A TRULY SUCCESSFUL COACHING PROGRAM:

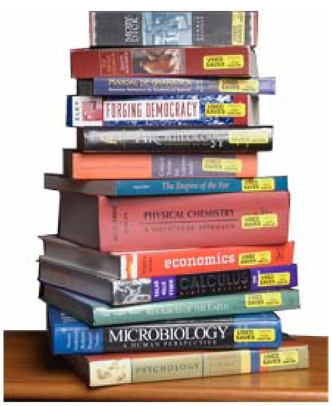
Personal and Corporate Coaching is a relatively new industry. Few companies or individuals that could benefit from a coaching program actually have one. As a result of this “newness” there is no de-facto industry standard for how to run, manage or create a complete coaching “system”; however my experience has shown that the one true measure of the success of a coaching program is the success of its students. The following elements are intended to ensure the success of each and every coaching student by providing clear direction and support every step of the way.

PROMPT SCHEDULING

Understanding the nature of the sales process, it becomes evident that there is no time to waste between the time of the sale, and the customer's first contact. It is imperative that the customer never has the opportunity to regret their decision to purchase and suffer "buyer's remorse".

Ideally, the customer would be scheduled for their first coaching session at the time of their compliance call immediately following the sale. This immediately sets the time and place of the first contact, and subconsciously "locks-in" their decision. If it is possible to hold the customer's first coaching session within the first 72-hours of their purchase, chances are that the student will have a positive experience before they have the chance to develop buyer's remorse.

Although it is important to hold the first session as soon as possible following the purchase, it should be remembered that there is an element of shipping time to consider while the customer's course materials are delivered. This fact will never change, however by introducing the student to the MOTIVATOR COACH; we resolve this problem in lapse of communication. The Motivator Coach prong of this plan will be discussed in person.



CURRICULUM

Another hallmark of a successful coaching program is the development of curriculum to support the product or service being taught. This is important for several reasons. First, it gives the customer a sense of purpose, giving them a clear point of focus for their sessions. Additionally, well designed workshop manuals and other materials, CD-ROM, DVD's etc form the student's first impression of the coaching program, and depending upon how the lead was generated, could actually serve as the first exposure to the company as a whole. Poorly produced materials can poison a customer's experience, and lead to dissatisfaction. Again, experience has shown that some customers pride themselves in identifying every typographical, grammatical, and contextual error that can be identified. The greater the number of errors, the more likely a customer is to regret their purchase. Materials produced in a well-laid out, easy to understand manner help to insure customer confidence and success. This is not a problem, because the profitability of the coaching venture is clearly a cash positive operation, when compared to gross sales generated.

Ideally, all of the student manuals would be printed in color, increasing the **perceived value** of the courses that they have purchased. This is an important consideration with high price-point products of the nature we sell. My relationships with offshore vendors will generate a substantial savings in this area.

FLEXIBILITY

Flexibility is an important consideration that we must look at as we begin the task of supporting the customer's specific needs and situations. Although the presence of a set of course curriculum is absolutely necessary for solid customer success, it is the responsibility of the *coach* to work within that curriculum to help the customer understand how that material relates to him or her.

Drawing from the lessons of the course materials, and applying real-world customer-specific examples, a coach can vastly increase the chances of success for a given student. Success creates powerful brand loyalty and customer satisfaction, leading to positive consumer sentiment, and increased sales.

Not only is it important that the coach's instruction and delivery remain flexible, but the timing and schedule of the coach/ customer sessions must also remain flexible. Ideally, a customer would be able to record the name of their coach, and then within the framework of a password protected website, the student would be able to schedule themselves within the framework of their coach's availability. Allowing the customer to schedule themselves increases the likelihood that the customer will maintain appointments, and feel compelled to accept responsibility for their success or failure, rather than blaming their coach, our staff, the presenter for their results, be it positive or negative.

SESSION DURATION

Ideally, the customer would be able to receive as much time with their personal coach on a weekly basis as he or she needs. This, of course is incompatible with staffing constraints and customer through-put requirements of any coaching program. It is, however, possible to ensure that the time that a student does spend with their coach is efficiently-spent. Sessions should never be scheduled for less than 45-minutes, with one-hour sessions preferable. This allows the coach and the student to review questions, review progress, and restate objectives before tackling the next session topic. This would also remove the "*I felt rushed with my coach*" and "*I felt like my coach was trying to get rid of me to get onto another call*" concerns that we hear on a daily basis. These types of complaints and problems have lead to customer dissatisfaction and refunds in the past, costing the companies serious problems with the merchant account providers, BBB, AG etc.

HOMEWORK

Although we all hated homework in school, serious students thrive on it. The responsibility to have a detailed homework assignment enables a student to feel that he or she is tangibly working towards their success, and serves as an indicator of a student's progress for the coach. Knowing how the student is progressing, the coach can accelerate the course of instruction, or spend more time on problem areas. The reason customers buy our products is the potential for our products to change their lives. Change of this nature can only occur if the customer begins to internalize the lessons we teach and apply them in their lives. Homework from week to week is an important step in this process. In future conversations, I will outline a 10 session plan that will create structure and uniformity in the coaching process.

STUDENT ACCOUNTABILITY

It isn't enough to issue homework assignments. Students must be held accountable for the completion of those assignments. Whether the assignments originated from the student's workbook, or the assignments were uniquely created by the coach in an individualized manner, customized to the needs of the student, completion of assignments is imperative. In reality a coach has few options available to hold a student accountable for their assignments short of cajoling, encouraging, and motivating the student. One tool that can be used to a great effect is to create a customer "report card" that is completed by the coach, and sent to the customer by mail at the mid-point, and at the completion of the scheduled sessions. Again, this subconsciously pushes the student to perform. The report card feature will also be discussed, as an additional method of monitoring the quality of the coaching that our coaches perform. This is also an essential strategy in the management of the charge back issues that arise as volume increases.

"CURRENT EVENTS" FEATURES

In addition to the static coaching curriculum which serves to present information on a generalized basis to our students, and updated only once or twice per year, a model coaching program would provide up to date information on current markets, trends, and analysis. This can be accomplished in any number of ways, from weekly "WebEX" presentation, to conference calls, to web-based news letters. One investor education company, GlobalTec, based in Dallas, Texas produces a daily live streaming internet radio broadcast for each of their education products that is part of the added value component of the sale. The broadcasters allow customers to email questions to the commentators, who then address the questions live and on-air. The perceived value of a system of this type is incredible, and isn't too difficult to accomplish. I have the protocols and team available to make this happen. The power of streaming audio and video is unprecedented, and we can create extreme value with our students using this technology. As of the date of this report, no other company in our competitive zone has utilized this technology. Regardless of the method of delivery, current events presentations should be a part of any coaching program.

SUPPORT VIA CHAT, EMAIL, PHONE, and FAX

One clear advantage to development of standardized curriculum is the ability to refer customers to any number of coaches for additional support in answering questions. Without a standardized curriculum, each coach teaches whatever he or she deems appropriate. Appropriate in-classroom training, personally lead by me, and a program of clear quality control monitoring of each coach can help to ensure that the coaches are providing appropriate instruction. Currently, students are most likely being encouraged to contact their specific coach for support, due to the fact that no one but the coach knows exactly what has been taught, or how it has been presented. Unfortunately, the customer's specific coach is often on a call with another client when the customer needs support. This can lead to customer dissatisfaction and request for refunds. With standardized curriculum, (not cookie cutter) the customer is able to contact any member of our coaching staff. Each of those members of this ‘hotline’ team, have been certified to teach the given course material, and is able to answer the customer's questions.

On more than one occasion, customers have been told during the sales process that, "you'll always be able to reach YOUR coach by phone, fax, and email." When this proves difficult due to the coach's workload, the customer becomes disenchanted with the entire process. With standardization, customers can now truthfully be told that "you'll always be able to reach a coach by phone, fax, or email” and we will be able to truly deliver.

It should be noted that technology has advanced to the point where customer support via IM Chat and even two-way text messaging is routinely available. For customers without an Internet connection, the more traditional methods of telephone and fax should also be made available. A toll-free telephone "Hotline-" is a necessity. The Hotline should be staffed by certified coaches, and High End support of this nature reassures a customer that in times of doubt, or when fared with an important decision, the entire coaching program is there to back them up. This is a position that will be imperative in the structure of the program, and most likely, we will hire from our peer group to serve in this capacity.

FEEDBACK REPORTING

Product designers, editors, and content authors may understand the material, the coaches and quality control monitors may understand the material, but our coaching program cannot be considered successful without the receipt and analysis of objective feedback from our students indicating whether or not they understand the materials and find them useful.

In an effort to ensure that customers have the frequent opportunity to express their thoughts regarding their coaching experience, a customer feedback system must be in place to gather information several times throughout the course of student instruction. Ideally, such a system would use a Web-based feedback response tool, enabling a coaching client to submit feedback, at least twice during their coaching experience. Ideally, the customer would be requested to submit a "mid-term" and a "final" feedback report. These reports would survey not only the coach's performance, but also the efficacy of the course materials and lessons. In order to ensure that every customer provides honest feedback, the system must be designed to be as unobtrusive and user-friendly as possible. Provisions will also be made for the collection of customer feedback by mail in the event the customer lacks Internet access, or is uncomfortable using a computer. This data will be added to the students file, so that if a problem rises in the future, or all of a sudden, the student has a “problematic issue” at session nine, that we have this feedback to refer to in our save communication. Comparison with the up front profile that will be used on each and every student at the beginning of their training program will establish benchmarks of success to refer back to with the student at a later date.

In addition to "mid-term" and "final" reports, provision must also be made for an "emergency" feedback response-system which would allow a customer to signal any potential problems at any point in their fulfillment in order to address customer concerns before they become grounds for complaint. This system has been fully developed and I will discuss and demonstrate this model, so that we are fully aware of all of the students concerns on each and every inbound call. The solution is web based, and all of our coaches will have access to the Customer Service Request System. This will generate extensive data on the success of the initiatives outlined herein.

MODULARITY OF THE PROGRAM

Creation of the coaching system as described above would be wasted without ensuring that every part of the system is modular in nature, and readily adapted to "plug and play" use with any coaching subjects that might be developed in the future by the organization. In other words, the core systems and processes can be readily adapted for use not only with additional in-house coaching programs, but also new coaching opportunities that may arise with the addition of outside strategic partnerships. This is a HUGE revenue generation solution and will be discussed in detail in person.

From, a customer's point of view, modularity of the coaching system means that once a customer has held their first coaching session, he or she can take comfort in knowing that although the curriculum will evolve, the expectations, format, and resources of the coaching program will remain consistent from product to product, no matter what we, as an organization choose to sell. This continuity empowers customers to believe that if they are successful with one product, that they will be successful with next product in the series, and eventually with the products in other subject areas as well.

"CUSTOMER-CENTRIC" SCHEDULING

Technological advances now enable customer/coach scheduling that revolves around the needs of the customer, as opposed to the needs of the coach. Traditionally, a customer was assigned to a given coach based on the number of customers the coach was able to carry. As students completed their training, the coach would contact the coaching administrative assistant for more students. Once assigned, the coach (or the scheduling desk) would contact the customer to schedule their first coaching session. At that point, the coach or the scheduler would look at their schedule, and let the customer know the dates and times available for sessions. Hopefully, a mutually convenient time would be found to accommodate the customer's availability. Unfortunately, this has not always been possible,

With the creation of a new Web-based customer relationship management tool (CRM) customers can now benefit from a scheduling system that works around their needs.

Here's how it works:

As soon as the customer's sale goes through the compliance process, the compliance clerk directs the customer to a Web URL, where the customer completes a profile survey. The customer's responses are automatically processed to generate a profile score. This score is used to help determine what type of investor the customer may be, or what specific investing topics the customer would like to focus on during their training. In the event that the customer is unable to access a computer for the on-line survey, the compliance clerk can complete the survey with the customer while on the telephone. This is IN ADDITION to the profile that the student will fill out by hand. This formula has been developed and is easily transportable to our company for utilization with our student base.

Once the customer's stock or real estate investment profile has been established, he or she is presented with a list of our coaches that have been identified as specialists in the given category that the student is interested in. After reviewing a short biographical profile of each coach identified as a profile match, the student is able to choose which coach he or she would like to work with. Once the coach is selected, the customer is able to view the openings within that coach's schedule, and choose their own session dates and times. Once all of the customer's purchased sessions have been scheduled, a record of the schedule is serf to the customer's email address. Provision is also made for a written schedule to be sent by mail for those customers lacking computer access.

The system is also set up so that a customer may re-schedule any given appointment at any time up to 48-hours prior to the appointment. Once the 48-hour threshold is passed, the customer can still reschedule the appointment however a pop-up window appears that presents three options to the customer.

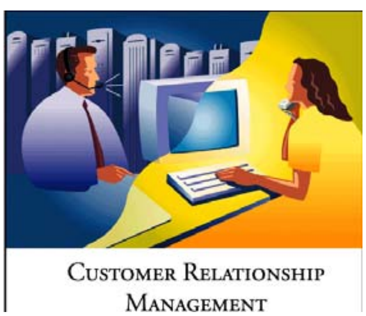
First, the customer can cancel the re-schedule request and hold their appointment at the scheduled time. Second, the customer can choose to reschedule, however the session missed will count towards their session total, and a set of session notes covering the material that would have been discussed will be sent to them. This option can only be selected two times within the spread of scheduled sessions, as it results in an opening within the coach's schedule that may or may not be filled before the scheduled date. Third, the customer can choose to reschedule, with the missed session not counting towards the session total, however the customer acknowledges that they will be billed *a* "rescheduling fee" of $50 per incident.

Sessions needing to be rescheduled within 48-hours of their appointed time as a result of emergency or other extenuating circumstances can be authorized at no cost or other consequence to the customer subject to approval of the coaching Manager or other delegated authority.

This type of system is currently in development and will set our company out from the competition. We will discuss this in detail in person.

PROGRAM ADMINISTRATION AND MANAGEMENT

The components described above all pertain to the overall customer experience. The following components are necessary for the proper administration and execution of the top rate coaching program that we have discussed.



GLOBAL SCHEDULING

The term "Global Scheduling" refers to the capability of centrally managing the schedules of the entire coaching staff. Global Scheduling enables-management to rapidly respond to seasonal sales fluctuations, gather performance statistics, and manage student reassignments within the coaching staff. Creation of a Web-based calendar system (CRM) enables the coaching staff and management to work from any location in the world with an Internet connection, thus opening the door to our ability to penetrate other labor markets outside the immediate geographic region of Utah.

CURRICULUM CERTIFICATION

As previously stated, it’s essential that an effective coaching program be designed around a set of professional course materials in order to ensure that customers receive the proper support for their questions. It is of even greater importance that every member of the coaching staff that might be in a position to answer curriculum based questions be certified on the content. This required certification process ensures that every student is taught the same core content, enabling customer support from many sources, including the Hotline. Customers can contact any of the coaches who happen to be staffing the hotline, taking comfort in the knowledge that any of the staff available is qualified to answer their questions. This certification will be another potential revenue source, as there is no current solution to the certification issue, but I have the answer!

IN-CLASSROOM TRAINING WITH ROB!

This is CRITICAL! I am a professional speaker. I speak with intensity and am very clear on how important it is for coaches to "go the distance" on each and every session. In order to keep the troops motivated and up to date, we will implement a weekly training meeting. These meetings will not be mandatory, but the absence at one of these meetings will be a clear indication of the level of commitment that we are receiving from our coaches. For those who express their inability to attend for various reasons, we will have a live conference call dial in service set up to accommodate these trainers. These sessions will eventually be performed on an every other week basis, as the cohesiveness of the group is demonstrated. My Impact Training skills will be evident in these forums. A link containing streaming audio is available for your review of one of these sessions that recently took place with a group of new coaches. The corresponding letters from the coaches are also available to demonstrate the effectiveness of these forums. We will also record and post the audio files of these sessions to the COACHING WEBSITE that will serve as the central information portal for our coaches. This portal has been developed and has proven extremely effective in keeping our coaches in close contact with the organization. We will discuss these components of the plan when we all meet in person in Las Vegas, Miami or Salt Lake City next week.

OFF SITE MONITORING CAPABILITY

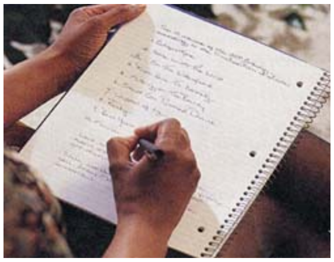
Although training the coaches to a high standard and requiring certification on the coaching curriculum will help ensure the quality of the customer experience, it is important that phone monitoring of the coaching sessions be conducted periodically with each coach in order to ensure that the coach is adhering to approved content.

Depending upon the coaching subject, it may also be important that the coaching sessions are monitored to ensure that nothing that the coach might discuss could be misconstrued as personally gratifying investment advice. This is a very sensitive legal issue for both the real estate and stock and option coaching programs, due to the highly regulated nature of these industries on the subsequent legal entanglements that can evolve (Think "A" List with MIT)

APPROVED DOCUMENTS VIRTUAL LIBRARY- The "Resource Library"

As coaches work with their students, questions will invariably arise that are not covered by the coaching curriculum. In order to ensure that additional subjects are presented in a format that compliments the overall coaching curriculum, supplemental materials will be produced that explain the processes and procedures for dealing with the issues in question, as presented by our students. Once the need for a supplement is identified, the material will be compiled by my office and posted to the Coaching Forum. Once approved, the information will be made available for use by the coaches and trainers as needed. For example, suppose that a Real Estate coaching client has a question regarding how to invest in Probated properties. Probate is not currency covered in the coaching materials, and not many customers request information on the topic. However, in the event that a customer wishes to have more information on the topic, approved content will be made available via the online Resource Library. Much of this has been developed and will be provided as part of the contractual relationship between myself and the company.

Every six months, we will review the development cycle for new content. This will be a joint effort of all of the management team, with special emphasis paid to the principals, Bob and Mark. This review session, will result in an opportunity to review the supplements that have been created since the last revision. Based upon the frequency of use, each individual supplement will be reviewed to determine whether or not the topic should be included in any new formal manual editions.



NOTE-TAKING CAPABILITY

"If it's not documented, it didn't happen!"

Once a customer purchases a coaching program, every contact with that customer must be documented. In order for this to occur, the coaching CRM system must have the capability of recording these customer notes. Every session the customer holds with the coach must be summarized in order to provide a paper trail of documentation in case of any type of legal action, refund request, or customer transfer to another coach. This also becomes important when a customer calls into the Hotline. The Hotline Coach answers the customer's questions, and records the notes from the conversation. Before the coach begins each customer session, he or she will review the customer record to see if the customer has called the Hotline. If so, the coach has the opportunity to review the customer's questions with them, to ensure that no ambiguity remains.

A detailed outline of the note taking procedures is attached and should immediately be implemented by all coaches and support personnel. The following is a basic procedural outline that each coach will follow on each session: (More details on this process will be discussed at a later date regarding loss prevention and legal compliance aspects of this policy)

SESSION 1/10
Notes:
Specific things about the client to remember
PA:
Past assignments, PC, NC, C
MD:
Materials discussed, in detail
AG:
Assignments given, in detail
C:
Concerns with the client or about the client
NW:
What the coach should cover next week

PAYROLL TRACKING

A coaching CRM solution combining the features above can also be used to track sessions completed by each coach. This information can be used for payroll tracking and productivity dynamics for management reporting. Standardization also reduces the burden off payroll processing.

PERFORMANCE-BASED BONUSES

Coaching can be a high-burnout industry. The nature of the system, teaching the same content over and over every day can lead to "cookie cutter" presentations from the coach. Session monitoring can help reduce this tendency, however financial motivation should also be considered. Associating the coach's per-session pay with a performance bonus based on cancellation rates and individual customer feedback and the receipt of Success Letters can help to motivate a coach to ensure that every session, taught carries a level of personalization that empowers customer success.

CUSTOMER SERVICE TRACKING AND EMPOWERMENT

Customer Service issues will inevitably arise. Experience has shown that customer issues can generally be easily resolved if addressed promptly. Ensuring prompt response to customer service issues can greatly aided through the creation of a standardized customer service tracking system that assigns an individual tracking number to each customer service issue. Assigning a tracking number enables assignment of the customer service issue to the most appropriate party. The system also tracks each individual customer service issue through to resolution by assigning a time and date stamp to each item. Items that are not promptly resolved (generally within 24-hours) are escalated to management level for resolution. Prompt issue resolution is a key factor in performance ratings, and has an effect on performance-based bonuses.

In addition to thorough tracking of customer service issues, it is essential that all personnel delegated to handle customer service issues be empowered, to set promptly to resolve customer concerns. Frequently, a prompt offer of an in house credit or product exchange at the first call will ensure that the customer remains loyal, and willing to maintain a business relationship with the company. Of course, empowerment must be carefully managed. In order to prevent abuses of refund authority, any resolution must be fully documented, with the customer service agent willing and able to defend their decision.

REFUND / SAVE HANDLING and MERCHANT ACCOUNT PROTECTION

Last, but certainly not least is the biggest issue that we will face as a company. We are forced to deal with our merchant account providers on a daily basis. It is essential that we have a clearly defined program of dealing with the providers, as well as the Merchant Banks that back the processors that we are contracted with. The management of these relationships can make a difference of as much as $500,000 per year. The key is to understand who the players are, what they are looking for, how their exposure and risk protocols are managed and how to use the OFFICIAL VISA AND MASTERCARD MEMBER BANKS POLICY MANUALS as a tool to fight the chargeback's. This is by no means an easy task; however my experience in this area will prove invaluable to the company.

As a merchant we are protected, and the ordinary threshold of risk in the seminar industry can be easily destroyed, without proper monitoring and pro-active movement. The reality is that unless we deal with this issue NOW, we could very well be getting a call from one of our processors stating that "Our inquiry rate is above threshold" and they are putting a million dollar (I have seen 2.5 Million with AMEX) hold on our account. This is the type of crisis that we can be proactive in preventing. The strategy in dealing with this animal is lengthy and will require serious face time with all of the owners and principles of our company. We will also review all of the issues surrounding the Terminated Merchant List, the disparaging comments that appear on the Net about Bob and how we can laser in on that issue.

Interested, well, this is just a sample of what I will be able to do for your company. The question now is, can we create a win- win so that everyone benefits in the long term?

Lets Talk!

Respectfully Submitted,
Western Capital International Inc.