

During the Coronavirus pandemic, many of you may find yourselves not receiving enquiries from your usual sources, or leads may 'dry up,' particularly if you do not yet have a large client bank.

Once you do get that 'warm lead', you need to make sure you are providing the best service possible for that client and retaining them for the future, whilst maximising your income.

We've put together some quick pointers on how best to do that, to support you through this, and ensure your business can still grow.

Take the Holistic Approach - It's imperative you do not rely on one type of business. If all your business is for first-time buyers for example, you will have a delay whilst valuers are unable to go visit properties. Discuss all areas of your client's finances, especially protection, but also their debts, families, income and properties, ensuring all are discussed at the outset and built into the budget.

Understand the BTL Addendum - When you complete a BTL Addendum, you are taking the details of all the client's mortgages, when each product expires and what their future plans are - Use this information to your advantage.

Know What You're Talking About - Keep yourself up to date with the news (we're sure you are anyway), worldwide, nationally and just as importantly, within the industry. Clients need reassurance now more than ever before, especially as they cannot visit their branch, and will be struggling with long wait times to speak with their lender. If a client speaks with a knowledgeable and calm broker, this may sway them your way.

Know Your Worth – You're providing your clients with a service - so, it's perfectly understandable that you will charge for that service. Remember to stick to your Terms of Business.

Referrals (Use Your Contacts) - Don't be afraid to ask your clients to recommend you to their friends, family etc. You can even add something on to the bottom of your email signature to this effect. If you've done a good job for them, they should be happy to do this. Testimonials for your website (if you have one) are also great - just make sure you have permission and don't include client names.

- If you attend **BNI or PIN** meetings (virtually), speak with other members and see how they're getting on - they may have clients they can refer to you, particularly if they are unable to see their usual broker at this time.
- **Use Ingard** - If you're struggling for time, with illness, or with a certain type of business, we'll be happy to write the case for you. We will keep you in-the-loop and pay you your usual referral split.
- **Recommend Solicitors** - We wouldn't suggest adding a large fee on for this, but £100 to refer a trusted Solicitor to the client is reasonable. Remember, if using Movin Legal, you receive 100% of the fee.

Plan Ahead - If you're speaking with clients and they're not sure now is the right time to move/renovate etc., don't forget to book them in for an appointment in a few months' time.

Get Your Admin Right - Once you've got an Application submitted, make sure you **send it in to us within 7 days**. The last thing anyone wants in the current situation is a fine! If we ask you for additional or amended documents, provide these as soon as possible. Then chase your signed documents via an email on 360 – this ensures that the audit trail can be seen. For Mortgages, please ensure you are using the [Route to Lender Guide](#) from the Portal. This is there to make sure you receive the highest fee available to you. Remember to use Ingard to package your case where appropriate.

Work Your Hotbox - Your Hotbox provides you with real leads or 'Opportunities' in real time to make sure your existing clients are retained, either in the form of Annual Reviews, Mortgage Reviews (product expiries), and TCF Questionnaire Responses. Make sure you are checking this regularly and contacting these clients. Remember, there is a [Bitesize Webinar](#) on the Portal to assist you with this.

If you need any further assistance with anything mentioned, please don't hesitate to get in touch. We're with you every step of the way.