

BUILDING CONFIDENCE

YOUR SALES TRAINING GUIDE TO HAYNES & THE DUMP



Day 1

- 10:00_{AM}
1. Culture
 2. How to be Successful in Sales

12:00_{PM} - LUNCH

- 1:00_{PM}
3. New Hire Paperwork
 4. Sexual Harrassment Video

- 2:00_{PM}
5. Facility Tour
 1. Store Within a Store
 2. Where it All Is
 3. What it All Means

YOUR HOMEWORK:

Read "Building Confidence" Modules 1&2

Company History



HAYNES

Haynes Furniture has evolved through entrepreneurial innovation and a commitment to the people of Virginia. In 1930, Ellis Strelitz purchased a small furniture store in Norfolk from L.D. Haynes. Joined by his son and his younger brother, Mr. Strelitz set out to build Virginia's biggest furniture store and to revolutionize the furniture industry. In the late 1950's, the Strelitz brothers, now President and Executive Vice President of Haynes Furniture, moved the business to downtown Norfolk, and also acquired a small furniture store in Suffolk which became the second branch of Haynes Furniture. In the seventies, the Strelitz family radically changed the way Virginians acquired home furnishings. They realized that people want the biggest selection to choose from as well as the lowest price possible.

Customers also did not like to wait days or weeks to take home what they saw and touched as they shopped. They wanted what they wanted, and they wanted it now! So, that is what Haynes delivered. A huge and beautiful store attached to an enormous warehouse on Virginia Beach Boulevard - selection and no waiting all at once! In excess of 300,000 square feet, the new Haynes store held as much as ten normal-sized stores. Committing to this new concept took two attributes the family has never seemed to lack - the vision to see, and the nerve to make it happen. The Virginia Beach location continues to operate as the Corporate Headquarters for Haynes Furniture. Haynes' dedication to the people of Virginia is evident today. Still wholly owned by the Strelitz family, Haynes continues as a pacesetter in the furniture industry with the most competitive pricing in the business, amazing selection, and a commitment to excellent customer service. From generation to generation, this philosophy has remained our constant goal. Whether you are looking to furnish a house, a room, or just want that special accessory to enhance your décor, Haynes has it all.



Haynes Furniture has been a part of the Hampton Roads area for 120 years, and during this time we have been privileged to align with local charities and causes. Please visit our In the Community page to view some of the organizations we continue to support. When giving back, everyone benefits.

THE DUMP

The Dump is a unique concept. What was once a clearance center for its parent company, Haynes furniture, The Dump has expanded in scope and now offers customers across the country something they have never before been able to get: high quality furniture at clearance prices. The Dump is a furniture outlet committed to offering our customers the best possible value for their furnishing needs. We are dedicated to making the customer experience at The Dump fun, exciting, and fast paced, with assortment changes and additions each week.



REPRINTED FROM FORTUNE MAGAZINE

Twice a year E.J. Strelitz's company buys up designer showrooms from High Point Market in North Carolina, the furniture industry's monster trade show, and brings them — along with other furnishings from across the country — to a place called The Dump. It's a curious name for a national chain that trades in major life purchases — that Italian leather sectional, that hand-knotted rug by Calvin Klein. But in a furniture industry clobbered in recent years both by the rise of imports and the Great Recession, The Dump's done well by its strategy: selling discounted-designer furniture in sprawling stores that are open just three days a week. "Ironically, we really shine in higher-end goods," says CEO Strelitz, who regularly touts half-off prices big-ticket items.

Strelitz's sales have climbed from \$20 million in 2002 to a projected \$250 million this year. The company's eleventh location in Lombard, Ill., just outside Chicago, celebrated its grand opening this weekend in a 134,000-square foot store housed in a former Sears Great Indoors. The Dump is a division of Virginia-based Haynes Furniture, a retail outfit that Strelitz's family has owned since 1930 (he's a third-generation executive). In the mid-1980s Haynes was searching for a "growth concept," Strelitz says. They found one by tapping into an existing vein: the furniture that retailers, like themselves, and manufacturers simply need to get rid of — whether because a store has to make room for fresh merchandise, or because a furniture maker produced too many pieces, or is closing out a product line, or because a furniture company files for bankruptcy.

"Historically we've not had a very efficient way to buy this and sell it to consumers," explains industry analyst Jerry Epperson, a managing director at Mann, Armistead & Epperson in Richmond, Va. He says Strelitz was one of the first merchants to recognize and capitalize on that reality, buying close-outs and overstock "opportunistically" and getting customers excited about the prospects of deals.

In branding this concept, the name "The Dump" spoke to Strelitz — as in, a site where retailers and manufacturers could dump their old goods. "We thought it was kind of cool," he says. It seems Strelitz has already proven his case.

So in 1986 the Dump debuted in Norfolk, Va., essentially a clearance center for Haynes. Located in a former grocery warehouse — it even contained a set of train tracks — Strelitz concedes that their first store “wasn’t much to look at.” Additional stores have since followed in Virginia, New Jersey, Pennsylvania, Texas, Georgia, Arizona, and now Illinois. Always, Strelitz opts to launch one “super-regional” location, rather than multiple smaller shops, open Friday through Sunday: prime decision-making time for “lifestyle” purchases. The schedule allows plenty of time for replenishing the floor in between high-volume sales days. Sales associates, in turn, are drawn to the compact schedule, and the potential to earn up to \$75,000 a year, based on commissions.

Over the years, The Dump’s taste in real estate has evolved. “We’re no longer interested in shabby real estate in B or C locations,” Strelitz says. In 2010, for example, The Dump took up residence in The Home Depot’s (HD 0.18%) legacy locale in Atlanta’s affluent Buckhead neighborhood. That same year, The Dump opened in what was once a Costco Home (COST -0.24%) outpost in Tempe, Ariz. “We’re much more picky than we used to be,” Strelitz adds. Indeed, it took several years for Strelitz to settle on his ideal spot in the Chicago area, one of the top three U.S. markets for furniture sales, alongside New York and Los Angeles. He started scouting properties there in 2009 but decided the economic climate wasn’t right yet. Yet in 2012, Sears Holdings (SHLD -3.90%) announced the closure of its Great Indoors chain, and the Lombard location piqued Strelitz’s interest. Poised just west of the Windy City, at the crossroads of several interstates, the store sits “right in the center, from our perspective, of the Chicagoland suburban market.”

Now he has to rally customers anew to come scavenge for high-end bargains. The Dump’s Labor Day “sneak preview” opening drew more than 10,000 customers, according to Strelitz. But his company’s continued growth doesn’t stop him from worrying about “the dilemma with the name.” Will it alienate the higher-income buyers The Dump seeks? To this day, company management, which includes Strelitz’s wife Randi, an executive vice president, argues about the right approach to advertising. This month, for instance, The Dump is rolling out a series of tongue-in-cheek commercials featuring a pair of hippies in one, and nudists in another, contemplating a furniture run. A third TV spot, which has aired in a handful of markets, stars an elderly woman, coiffed in pearls. As she snips blooms from a rose bush she sniffs, pointedly, “Paying retail is for suckers.”

6 REASONS OUR CUSTOMERS WILL NEVER PAY FULL PRICE AGAIN:

- **WE DON'T PAY FULL PRICE, SO YOU DON'T PAY FULL PRICE:** We buy overstocks, one-of-a-kinds, factory sell-outs, showroom models, design prototypes, all brand-new, first quality merchandise, at 30, 40, 60% off and more.
- The stuff regular stores don't want you to know about.
- **NO FRILLS:** We dump all the unnecessary costs. No fancy showroom or high pressure salespeople.
- **LOW OVERHEAD:** We dump everything that gets between you and the best bargains in the business. We don't pay a lot for real estate or advertising. We keep our operating costs low. You pay for merchandise, not needless overhead.
- **SELECTION:** Thousands of pieces of brand new, off-price furniture, rugs, mattresses, living room, dining room, genuine leather, home office, and home theater items. Our huge selection gives us power to buy big quantities at big discounts.
- **FAMOUS BRAND NAMES:** Up to 80% off-price from the most respected designers and manufacturers. Most don't want us to use their names in ads, but you'll know them when you see them.
- **WE ARE ONLY OPEN 3 DAYS A WEEK:** Regular stores open every day of the week and you pay for. We are only open Friday, Saturday, and Sunday, which keeps our cost of doing business down..

THE DISTRICT HIGH DESIGN WITHOUT HIGH MARKUP

The District is a store within the outer market Dump and Haynes stores. Founded in 2014, The District offers our guests an exciting alternative to the high-end catalog retailers—an alternative that will save them hundreds to thousands of dollars off competitors' prices. Our buyers keep their finger on the pulse of the market constantly, looking for trends and styles that are capturing attention at high-end retailers. When they see a trend developing that consumers want, they use their connections to have that product developed to the same or very similar specifications without the overhead and added costs. We can then offer the product without the hefty markups of high dollar real estate retailers. The result is The District—high design without the high expenses of our competitors and without all that high markup. District product is for the guest who has an eye for design. The guest who is looking for a more creative look. The guest who subscribes to the mailing lists of upscale stores and has their catalogs on their cocktail tables. That guest will recognize District readily and will fall in love with the price even faster because the product offers incredible value.

We consider The District to be one of our most exciting differentiations, and it can be yours too, if you keep up to date on what our high-end competitors are offering and their pricing structures. Now there's a place where design has value. The District. Inside the outer market Dumps and inside all Haynes stores.

How to be successful in Sales



INTRODUCTION TO THE BUILDING CONFIDENCE SELLING SYSTEM

Welcome to the Building Confidence sales training program at The Dump and Haynes. This program has been tailored to teach us how to help guests with their home furnishing needs within a friendly and professional shopping atmosphere. The contents of this manual and our participation during training will provide the extra confidence that we need when serving guests. We need to open our minds, learn our company's proven selling techniques and commit ourselves to being the best. Enjoy the training and practice sessions with fellow teammates and apply what is learned. Relax, participate and have fun learning and mastering new selling skills!

BASIC PRINCIPLES

A selling career at The Dump and Haynes can be very rewarding and enjoyable. However, successful sales associates are successful because they practice their skills daily, are tenacious, resourceful and resilient. It doesn't happen by accident or luck; they make their own success. There are basic principles to follow in order to be successful that we will learn in this training. These basic principles are simple and easy to apply. The hard part is the self-discipline it takes to apply these principles day after day without wavering.

Large Group Activity Discussion: What is the job of a sales associate?

CREATING POSITIVE BEHAVIORS

You may have heard the saying, “You can lead a horse to water, but you can’t make him drink.” This training is the same. We are leading you to the waters of how to sell. However, what you get out of this training is up to you. Your success will be based on how much you participate during the training and then practice and apply what is being taught.

“I am responsible for my own growth and development.”

When we embrace the information, practice it, and dedicate ourselves to becoming a “Sales Professional,” then this training will be well worth our efforts and will build confidence and your earnings!

Listed below are some habits to help guide us after completing this training session:

- Develop effective habits within the first 30 days.
- Our routine during this time will dictate our level of success.
- Stay away from the “center aisle” on the showroom floor.
- Apply many other productive habits to serve guests better and that result in a bigger payoff.
- Participate in self-training projects. Be curious and learn more about product knowledge to educate guests so they know what they are buying.
EXAMPLE: Invest in yourself and read a book on selling. Attend vendor training classes. Learn from Mentors and Subject Matter Experts (SMEs) on the team. Join an outside professional learning community. Keep up on current trends and shop competitors.
- Repetitious and continuous behaviors create effective results. Remember, it takes 21 days to make or change habits and 90 days to make or change behaviors. Make a plan and stick to it!
- Set specific goals with completion dates. Even small goals, such as trying new greetings over the next seven days, can have a large impact on our overall performance!
- Track your performance statistics. These statistics tell you how you are doing. Evaluate yourself periodically and ask, “How am I doing? Am I growing, regressing or remaining stagnant?”
- Work to establish and maintain a positive mental attitude (PMA). When you are dealing with guests, it’s important to have this type of mental attitude at all times. Find and share motivational articles seek out the positive sales associates on the floor and learn from them.

THE SIX GROUPS OF KNOWLEDGE

These groups of knowledge are proven sales techniques that will help us serve The Dump and Haynes guests in a personal yet skillful manner. Let's take a look at these "Six Groups of Knowledge."

1. **Develop knowledge of the selling process using the following steps:**
 - Customer Engagement
 - Information Gathering
 - Product Presentation
 - Closing
 - Setting Expectations
2. **We should be knowledgeable about our products and those of our competitors in order to effectively serve our guests. We should be familiar with our terms and conditions, warranties, delivery charges and pricing so that we can set proper expectations for our guests.**
 - **Large Group Activity Discussion:** Discuss the competitive environment.
3. **Become familiar with our inventory and the best sellers:**
 - Know available stock or status of merchandise on order
 - Know the location of merchandise on the showroom floor
 - Know which product could be special ordered (if applicable) and know all options
4. **Be familiar with our current advertisements and our competitors' advertisements:**
 - Review The Dump/Haynes weekly promotions
 - Read the company's weekly newsletters and ad notes
 - Gather and review competitors' ads weekly
5. **Know our credit plan offerings and those of our competition:**
 - Understand HFA programs and offers
 - Be able to present and close third party programs
 - Be familiar with competitors' offers
 - Tone-price policy (Negotiation or no negotiation)
 - Thank-you cards or emails
 - Telephone procedures
 - Delivery procedures and charges
 - Handling customer issues
 - Company standards

When we apply these "Six Groups of Knowledge," they will help us to serve our guests more efficiently and effectively. They will also affect your productivity and earning potential.

Large Group Activity Discussion: What does “productivity” mean?

HOW DO WE MEASURE IT?

EARNING POTENTIAL YOUR EARNING POTENTIAL CAN BE CALCULATED WITH A VERY SIMPLE FORMULA:

$$\text{UPS X CLOSING RATE X AVERAGE TICKET} = \text{VOLUME}$$

Let's define each of these terms.

Your instructor will facilitate the math equations by having you use your calculators on your smart phones.

UPS

Ups are the number of guests (opportunities) we have to close a sale.

EXAMPLE: If you worked with 10 guests during your work shift, you have logged 10 Ups for the day.

CLOSING RATE

Closing Rate is the percentage of Ups that you closed for a specific period of time.

EXAMPLE: If you worked with 10 ups for the day and sold two of them, you would have a 20% close rate for the day.

AVERAGE TICKET

Average Ticket is your average sale amount for a specific time period. This is calculated by dividing the total dollars you sold to your guests for a specific time period divided this by the number of sales (orders) written for the same period.

EXAMPLE: You write five sales for a total of \$10,000. Your average sale is \$2000 (\$10,000/5 sales).

TWO WAYS TO BE SUCCESSFUL IN SALES

1. INCREASE CLOSING RATE

SELL MORE GUESTS, MAKE MORE MONEY!

EXAMPLE: You talk to 10 guests in a day (Ups) and sell two of them (a 20% Closing Rate) with an average sale of \$2,000 = written volume of \$4000/day. Add one more sale per day (3 sales with 10 guests = 30% close rate) with the same average ticket and you now are writing \$6000/day!

2. INCREASE AVERAGE TICKET

SELL MORE TO EACH GUEST AND MAKE MORE MONEY!

You may have heard the saying, “It is easier to sell more to a customer who is already buying than it is to sell to another customer and not know if they’re going to buy or not.” So, what if we did just that and sold more to guests we currently have and improve our average ticket?

EXAMPLE: You see 10 guests and sell two at a 20% Closing Rate with an Average Ticket of \$2000 for - a total of \$4000 for the day.

Sell those same two customers \$3000 instead of \$2000, a higher average ticket, and you have written \$6000/day and increased your sales!

HOW CAN WE INCREASE OUR “AVERAGE TICKET?”

- Add on additional items, a nightstand, a coffee table, a set of bedding with a bedroom, a chair or an entertainment center
- Accessorize the room with pictures or lamps or rugs or accent items
- Demonstrate and add on GBS.
- Finance the sale so the purchase is more affordable for the guest

BUILDING CONFIDENCE TYING IT ALL TOGETHER

- At this point, your instructor will hand out the Daily, Weekly, Monthly tracking sheet.
- He or she will explain how to break down your \$50,000 monthly goals into manageable goals per day
 - Break down the monthly goals into weekly goals
 - Break down the weekly goals into daily goals

How can we increase our closing rate and average sale and be more successful?

Use our Building Confidence Selling System!

We will teach you how to engage the customer so you can:

- Establish rapport
- Build trust with guests
- Ask more questions
- Show them items they may not have considered
- ASK FOR THE SALE AND CLOSE WITH CONFIDENCE

Day 2

- 9:00_{AM} 1. Go Over Homework
- 10:00_{AM} 2. Building confidence - Customer Engagement
& Information Gathering
- 12:00_{PM} - LUNCH
- 1:00_{PM} 3. Computer Training - Look Up Stock



CUSTOMER ENGAGEMENT

OBJECTIVES:

1. Prepare for the day
2. Welcome customer to the store
3. Establish rapport
4. Build trust
5. Tell our story
6. Communicate the current event

CUSTOMER ENGAGEMENT

Quite simply, we are in the business of providing extraordinary customer experiences. As a sales professional at The Dump/Haynes, you are what we call “customer facing.” You are the first person our guest sees, and you have the awesome responsibility of providing them with the best possible experience. They are in our store for a reason. They have a home furnishing need and our goal is to find out what it is and provide a solution. This first step of our BUILDING CONFIDENCE selling system, Customer Engagement, is the most important, as it will determine your ability to progress to the other four steps. We hired you because we recognized your ability to create an instant connection. Let’s put that to work!

WELCOMING THE CUSTOMER TO THE STORE

Preparing to meet guests with a positive attitude and a genuine smile is imperative to our success. The first few critical seconds of interaction with our guests is done through non-verbal visual observations. Guests may actually decide within a few seconds if they want to work with us or not based upon our demeanor, how we approach them, and even how we are dressed. A bad first impression can stall the selling process at the first step. Each salesperson should spend time getting their thoughts together before greeting a customer so that they can have a clear mind for a cheerful and enthusiastic greeting. Likewise, we can pre-judge our guests and cheat ourselves out of a profitable sale. Let’s look at how that may occur.

OUR PRE-GREETING ASSUMPTIONS

Many times we make pre-greeting assumptions about our guests subconsciously. We make the mistake of judging our guests by the car they drive into our parking lot, what they may be wearing, their age or race or any other criteria that we may apply without first exploring who they are and what they are looking for. We assume that they “can’t afford it” and make a decision not to show them our best product, robbing them of the opportunity to make an informed buying decision. How do we know what they can afford to buy? Every one of us who have been in sales have made this error and lived to regret it. We have all pre-judged or profiled a guest and either lost our sale to another associate who gave them great service without assumptions, or given the sale to a competitor. Trust me, the guy in the dirty jeans who drove up in a beat up pickup came into our showroom to buy furniture. Assist him!

THERE ARE SOME LEGITIMATE PRE-GREETING ASSUMPTIONS THAT REQUIRE DISCUSSION:

- Our guest is afraid of making a buying mistake
- They are not aware of their home furnishing needs
- They need more furniture and accessories than they ask for to complete their room
- They do not know how to verbalize their home furnishing needs
- They can usually afford more than they say they are planning to invest today

Large Group Activity Discussion: How can we help to solve our customers’ home furnishing problems and increase the size of their sale?

“CONSISTENCY OF SERVICE AND THE PRODUCT ARE BETTER THAN GREAT SALESMANSHIP.”

Our level of consistency with our guests is one of the most critical parts of the sales experience. Guests do not want to be sold; they want to buy. Home furnishings are an emotional purchase. It involves feelings of being connected to someone or something. It is a fashion purchase. Our guests may seek approval from friends and family. Shopping for furniture at The Dump or Haynes is not a transactional purchase, like buying an item at a grocery store, it requires assistance from a trained sales associate. Nothing in our showrooms can be purchased without the help of our associates. *The greeting is the very first opportunity to connect with the guest!*

Think about how you feel when you encounter a close friend that you haven't seen in a very long time. How did they greet you? Did they greet you coldly, with eyes down, a barely audible “Hi”?

Alternatively, how would you feel if their greeting was delivered with a smiling, happy face, eye contact and an enthusiastic “Hi, it is so good to see you today!” Greeting guests warmly as if they are a long-lost friend of ours will help start you on the path towards connecting with them. Guests coming into the showroom are very important, and we want them to feel welcome, as if they are entering our home.

Below is an example of a welcoming opening that we can use with guests entering the showroom: *“Hi! Welcome to The Dump and Haynes! Thanks for coming in today! My name is ____.”*

This greeting welcomes them to our stores and introduces you to them. You are also thanking them for coming into the showroom today. Remember they have many other places where they can shop, and this is why we want to thank them for shopping with us. This simple step is a key component of the greeting process.

Large Group Activity Discussion: What would be the benefit of using the above greeting and introducing yourself to our guests?

OUR FIRST IMPRESSION

- The primary goal of greeting a customer properly is to move past resistance and build rapport. Using statements like, “May I help you” will create resistance and usually result in the customer responding to you with “I’m just looking.”
- Great greetings are all about establishing rapport and asking open ended questions that encourage positive communication. They also “ask permission” to assist the customer. These greetings should develop trust while displaying a sincere interest in the customer. Without trust, you can only sell from a price platform; with trust, you can sell value. More to come on that!
- Welcome the guest into the store with enthusiasm and a smile. Eye contact is a must. In these days of smart phones and computers, we do not have the same amount of person-to-person engagement as we did in the past. It is critical to establishing rapport and building trust with your guest.

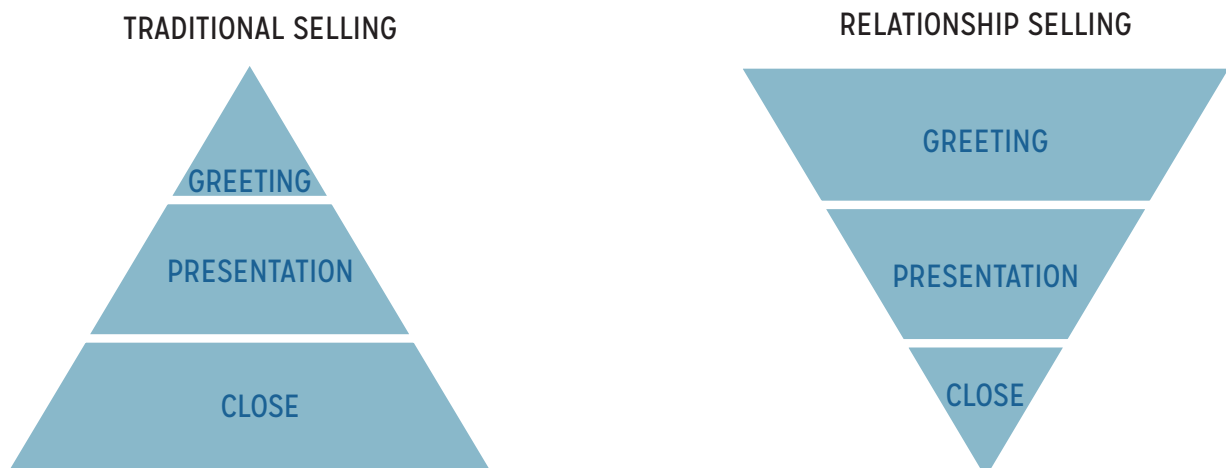
CUSTOMER ENGAGEMENT

Our next natural inclination would be to offer assistance. However, our guests still may have their defenses up and most will be reluctant to let us assist them. At this point, we need to use more non-business conversation to break the ice and make them more comfortable and acclimate to the show room. Before we sell anyone anything, we need to sell ourselves as their advocates and build a relationship.

“The first relationship is to establish a person-to-person relationship, not a person-to-customer relationship.”
Harry Friedman

Large Group Activity Discussion: What topics can we talk about with the guests that allow us to build rapport with them?

THE PYRAMID OF ESTABLISHING RELATIONSHIPS



THE TRUST METER

When we build rapport and find common ground with our guests, it helps us to establish trust more quickly. When they trust us, they are more likely to share their protected information with us. Imagine they have a trust meter hidden deep within themselves, and it rates from zero to one hundred. The more they start trusting us, their trust meter starts moving higher.

We only have a few seconds to connect with our guests. We have to establish rapport and find common ground quickly with them. When we do, they will start sharing their protected information with us and we can begin finding the solution for their home furnishing needs.

ASKING PERMISSION

Part of building trust with guests is asking permission to assist them. None of us wants to be sold; we want to buy. There is a very big difference, and it has to do with the guest feeling that they are in control of the process. Asking the guest for permission to help them will help to establish that we are not trying to sell them (especially something they don't want), but that we are here to help them make the best buying decision. The decision is ultimately theirs, and we are establishing this from the start. It is also an engagement method that most sales associates in our industry do not take advantage of.

It's a lot to say and requires practice and personalization, but it is disarming and will position you as their advocate. It begins the building of trust that will enable the customer to open up to you about their home, family and lifestyle. Most guests will answer yes, and then you can proceed to the next step, which is Telling Our Story.

TELLING OUR STORY

Both The Dump and Haynes have unique stories. Sharing those stories with our guests may not only provide a competitive edge, but will be important in establishing our Value Proposition. Understanding WHO we are and WHAT we do is not only important for you to know, but it distinguishes us from our competition and helps to explain why we truly provide the best value in all of our markets.

Haynes is Virginia's largest and oldest furniture store in both Hampton Roads and Richmond, having been in business in for over 120 years. We are dedicated to providing the largest assortment and best value to the people of Virginia.

The Dump is America's furniture outlet, where the furniture industry dumps their closeouts, overstocks and design samples for 30-70% off price. We also dump all unnecessary costs and pass the savings to our guests. New off-price deals get Dumped every weekend, so we have a new showroom each week.

Large Group Activity Discussion: How can we personalize this story and reference product in the showroom where we may standing?

“JUST LOOKING”

Sometimes we still get the dreaded “Just looking” response! What do we do now? Just reiterate how excited we are by saying “Excellent! You have come to the right place. We have the biggest selection in town! May I ask what you are looking for so I can direct you to the right area of our showroom?”

If they reply with a “Yes,” you can walk and talk with them and continue to establish rapport and build trust. Remember the relationship selling model we just looked at? It illustrated that more time is needed in the GREETING part of the selling process than the closing. The greeting process will open the door for building a relationship with the guest if done correctly. This is what separates the great sales professionals from the average. *The great sales professionals avoid or are able to overcome the “I’m just looking” objection and continue to work with the guest.*

They are able to build trust quickly with a smiling, sincere welcome, a brief non-business conversation and also asking permission to assist. The guest now allows the sales associate to help provide solutions for their home furnishing needs. This is a critical point in the relationship building. If you do not make it further in the selling process, there are more options. However, be aware of this important step and practice new greeting techniques. The best in the business are able to intuitively change their approaches with different customers and adjust.

If the guest is not allowing you to assist and is asking to be given space, move to the next step and ask for permission to re-enter the sales process later. We do this by asking guests, “Would it be okay if I checked back with you in a few minutes to see if you have any questions?” This opens the door for us to revisit them after a few minutes. It is important to let guests know that you will also be available for them as they shop by saying,

“I will be nearby as you browse so when you have questions I will be there to answer them for you.”

PRACTICE TIME

Small Group Activity Discussion: Break into groups of 2-3 and practice the “Just Looking” approach. What just looking greeting technique challenged us the most? Why? What will we commit to practicing back on the job?

THE RE-APPROACH

When we could not engage our guests, we will have to re-approach and re-ignite the conversation. This should be relatively easy at this point if the greeting steps were followed, as you have already asked for permission to re-approach prior to releasing them to browse the showroom. As the guests browse the showroom, we should be close by to observe their interactions with the merchandise. When browsing, observe their actions and watch for non-verbal buying signals, signals that indicate interest in items.

For example:

- Sitting on a sofa
- Lying on a mattress
- Opening drawers or doors
- Touching rugs and carpet
- Reading price tags or signage on an item
- Taking pictures with their smartphones
- Linger around an area for a while

This is the perfect opportunity to re-approach the guest and offer information, or features and benefits, about the item as a way to re-enter the sales process.

Large Group Activity Discussion: Your instructor will facilitate a discussion, beginning with this question: What are some re-approaches that we can use with guests who display non-verbal buying signals?

Then you'll also discuss re-approaches that don't work.

STILL NO INTEREST?

Sometimes even the best can't establish rapport with a guest. There are still several options available. Remember, our goal is to provide the best experience for all guests.

When all else fails, here are several more suggestions:

- Offer them bottled water or let them know that we have a coffee bar
- If they have young children with them, always ask for permission first before offering candy, a balloon, or any small giveaway items. This technique usually goes over very well with guests and their children.
- Ask your manager to introduce themselves to the guest
- TO (turn over) to another sales associate to work with the customer in hopes that the customer will engage with the new associate.

Large Group Activity Discussion: When guests do not show interest in specific merchandise, we can still reapproach them.

Your instructor will facilitate a discussion on open-ended questions to ask when re-approaching browsing guests.

What are several different open-ended questions to ask when re-approaching browsing guests?

We'll have the opportunity to generate questions that usually allow us to re-enter the sales process. They also help to open conversation so we can uncover their safely guarded information about their home. It is especially important to make sure we establish and maintain rapport with guests throughout the entire sales process! When we do, the sales process will be more enjoyable for both our guests and us, and the average ticket should increase.

Your instructor will also discuss what happens when our attempts to reconnect are not successful.



INFORMATION GATHERING

OBJECTIVES:

1. Ask permission to assist
2. Ask open ended questions to qualify our guest
 1. Lifestyle questions
 2. Room related questions
 3. Budget
 4. Timeline

CONGRATULATIONS!

You've made a connection and are now onto the fun part, "playing detective" or "diagnosing the problem."

WE WILL:

- Identify, discuss, and demonstrate the difference between openended and closed-ended questions.
- Identify, discuss, and demonstrate non-verbal and verbal listening skills.
- Identify and discuss the "Six Steps to Listen Better."
- Identify personal, room and product questions to ask guests.

INFORMATION GATHERING

If everything has progressed as planned, you have requested and received permission to ask your guest questions about their wants and needs and are now ready to gather information so we can prescribe a solution. This is the time where you talk less and listen more. Experienced sales associates who are able to master this process are often able to efficiently determine what will work for a customer quickly, and are also able to uncover wants and needs the customer was not even aware of. Remember, guests are not just buying a sofa or a bedroom; they are buying solutions to their problems. Rarely do they have an exact image of what the item should look like, nor are they aware of the options and technology available. It's not every day that the consumer shops for furniture and rugs and bedding... there are so many options and The Dump/Haynes have the latest and greatest to offer! This is why it is up to us to probe by asking open-ended questions to help them discover their own wants and needs.

FILL IN THE BLANKS

The sales associate must determine the guest's _____ and then prescribe the _____.

Remember, we start this conversation by requesting permission to ask questions.

EXAMPLE:

"Mrs. Jones, it's important that I help you find the right piece for your room. Would it be okay if I ask you a few questions so I can get an idea of what you are looking for today?"

Once they agree to the above, a great follow-up open ended question is:

"Tell me more about the room that we are working on today." This open-ended question encourages them to share information with us about their room. Let's learn more about the types of questions that we need to be using during the information gathering process."

OPEN ENDED QUESTIONS

When we focus on asking questions about a guest's wants and needs, we accomplish two goals:

- The purpose of asking open ended questions is that they help to get guests talking about their decor or home furnishing challenges.
- It also shows guests that we are genuinely interested in helping them solve their problems and not just in "making another sale."

We should use open ended questions at the beginning of the sales process when gathering information about the guest's wants and needs. Typically, these questions get guests to open-up and share their important safely guarded information with us during the sales process. Besides, how can we help them if we do not know anything about them and what they want?

Large Group Activity Discussion: Open ended questions begin with what types of words?

Large Group Activity Discussion: Closed-ended questions normally start with what words?

CLOSED ENDED QUESTIONS

Closed-ended questions are often used towards the end of the sales process and are used to clarify, solidify, or to gain commitments that move the sale towards the close.

BUILDING CONFIDENCE PRACTICE TIME

1. In the list below, write an O for an Open question in next to the questions below and a C for a Closed question as the question is read aloud.
2. Convert the closed-ended questions below into open-ended questions.

- _____ What style of furniture do you like?
- _____ What colors do you have in mind?
- _____ Which styles do you like, formal or informal?
- _____ What do you like about what currently own?
- _____ Who will be using the furniture?
- _____ How will the room be used?
- _____ Are there space concerns in the room?
- _____ Have you seen something that you really like?
- _____ What kind of look or feeling do you want the room to have?
- _____ What is the lighting like in the room?
- _____ What other items will be staying in the room?
- _____ Why do you want that specific piece of furniture?
- _____ What space problem are you trying to solve?
- _____ Who will be using the room?
- _____ Is there a specific time frame you will need the furniture by?
- _____ What other colors are in the room?

NON-QUESTION QUESTIONS

These types of questions help to capture the guest's "big picture information" about what they want for their home. These types of questions are powerful to use when gathering information from either a talkative or a quiet guest. "Non-question" questions also help guests who have a hard time communicating what they want. These questions help them to express themselves more clearly.

"NON-QUESTION" QUESTIONS BEGIN WITH THESE WORDS:

- "Share 'with me ..."
- "Explain to me..."
- "Describe to me..."
- "Show me..."
- "Tell me about..."
- "Help me to get a better understanding of..."

The rule is one of the above, six non-question questions must be followed by one of these words: who. what. where. when. why. or how. When doing this, guests will usually give lots of information that gives us a better understanding of their room, how they want it to look, and how they want to use their room.

Large Group Activity Discussion: Create non-question questions using one of the open-ended words behind the non-question question words. Your instructor will facilitate this discussion.

FOUR CATEGORIES OF OPEN ENDED QUESTIONS

There are four-categories of open-ended questions to ask that will help us gather information to determine what guests want:

PERSONAL AND LIFESTYLE QUESTIONS

These types of questions center around a guest's personal and lifestyle information. These questions help to build rapport and gain valuable personal information as well as connect to what they would like for their home during the sales process.

Large Group Activity Discussion: Create open questions that discover our guest's personal and lifestyle. information.

ROOM RELATED QUESTIONS

The second category of open-ended questions to ask are room related questions. These types of questions discover specific information and give us a snapshot of their room, how they want it to look, feel or function. They allow us to visualize the guest's space.

Large Group Activity Discussion: Create a few open-ended questions to ask guests to discover information about their room.

PRODUCT RELATED QUESTIONS

The third category of open-ended questions is product related questions. These types of questions discover what features the guest wants the product to have.

Large Group Activity Discussion: Create a few product related. questions to ask guests that discover information about attributes they want the products to have.

BUDGET AND TIMELINE QUESTIONS

The fourth category of open-ended questions is budget and timeline related questions. These types of questions discover information about how much money guests want to invest in their home furnishings and the timeline for completion of their room. These alert us to suggest and offer other financing and in-stock product options as needed.

Large Group Activity Discussion: Develop a few questions to ask guests that discover information about their budget and timelines.

LISTENING SKILLS—NON-VERBAL AND VERBAL

Now that we have identified questions to ask guests, we now must listen to what they are saying, both verbally and non-verbally to us. Listening is both a mental and physical process. To listen actively to our guests and demonstrate to them that we are solely focused on finding a solution for them, we need to block out any physical or mental distractions occurring around us. This includes coworkers, other guests, and most importantly, cell phones! Let's look at our nonverbal listening skills first.

NON-VERBAL LISTENING SKILLS

Non-verbal listening skills are non-spoken messages that we send to guests showing that we hear and understand what they are saying to us.

Large Group Activity Discussion: Let's now describe and discuss non-verbal listening skills we should display with guests. Your instructor will facilitate.

VERBAL LISTENING SKILLS

Several basic verbal listening skills help us to show guests that we seek first to understand what they are saying to us. One verbal listening skill technique is to paraphrase, or restate what they have just said. This technique shows guests that we listened to them, and it lets us know whether they agree or disagree with what we restated to them. Taking notes is another technique to utilize. As they talk, take notes that help keep us focused on what they are saying instead of thinking about what we want to say next to them. Afterwards, we should verbally review our notes with guests to make sure we are all on the same page.

There are other listening skill techniques to apply during the sales process. Invest in learning more about this subject by reading books or watching YouTube videos. Here are some books we recommend because they have been helpful to many of our sales associates:

Selling Retail by John Lawhon

Secrets of Closing the Sale by Zig Ziglar

Why We Shop by Jim Pooler

No Thanks, I'm Just Looking by Harry Friedman

The Great Book of G.R.E.A.T. Selling by Rick Segal

STORIS SYSTEMS TRAINING AND ASSESSMENT.

Sales Manager or Store Manager trains this session.

The purpose of this session is to train associates on how to use Storis for looking up stock and writing sales tickets. Ultimately, clean and correct tickets are the goal. Getting the associates up to speed as quickly as possible is our objective. Familiarity with the system will lead to a quicker ticket, fewer mistakes, and a better customer experience.

Materials Needed: To teach this course, you will need the SOP for sales, found on our intranet under: "SOPS"/"STORIS SOP MANUALS"/"SALES"

- Login instructions (for the training system): page 2 of the SOP
- To check stock in the training system: page 47
- To write a sales ticket in the training system: page 7

CHECKING STOCK

Checking stock will be covered on the first Tuesday of the two-week training period. This information will be the first part of the new associates' formal training. Please take time to pull up the SOP to view or to print.

Before picking items, associates need to be aware of what store they are part of, and where their merchandise is coming from: a store, a warehouse or even another store.

FOR INSTANCE:

- Store 205 sells from its own floor,
- Pulls merchandise from 800,
- And at times, sells merchandise from 203 and 206.
- Take time to tell them our store numbers now.

From page 47 in the SOP Manual, have the associates look up these SKUs in the training system

- 04311289TPB5454
- 04311267CPB553S
-

With these two SKUs, explain to your new associates the importance of what's on this screen.

BUILDING CONFIDENCE NEW HIRE SALES TRAINING

STORIS - (LEARN96) View Product Activity - VPA Screen

File Edit View Options Help 100 %

Save Clear Exit Actions Previous Next Mail Help

Product: 04311289TPB5454
CH Dining Table-Dark Mang
54x36-54 Solid Mango
Vendor: 0431 HOLLAND HOUSE
Vendor Model: 1289-TPB-5454
Brand: 0431 HOLLAND HOUSE

Serial/Ref	As-Is	Spiff/Commission	Kardex Summary	Kardex As-Is	Kardex Regular
Location	POs	Order	History	Transfers In	Transfers Out
Available to Promise					
Desired Quantity					
ATP Date					
ATP Quantity					
Inventory Quantities					
On Hand					
Net Available					
Net PO					
As Is					
Merchandising					
Sell Price					
Suggested Retail Price					
Purchase Status					
Product Status					

A: This upper section allows you to see the item, its description and size, the vendor. This is where you can check to see if you've got the right item.

B: Purchase Status: tells you the company's intention for this item. It may be a continuing item, discontinued or a special purchase of some kind.

D: Net Available column: This is what we have that's available for you to sell. Please note the difference between "On Hand" and "Net Available"

C: Selling price versus SRP: our price compared to the usual selling price found in our market

Now is the time when some of our new hires start to realize that their "computer" skills may not be up for this, or that they thought this wouldn't involve this level of competency. Help them to realize that this is indeed easy. Just something new and necessary.

WRITING A SALES TICKET

The first Wednesday of the training period will cover writing a sales ticket in the Storis system. Yesterday, we learned how to accurately look up stock. Now, we want to connect that stock to a customer using a sales ticket.

The instructions for sales tickets start on page 7 of the SOP manual. Please take time to pull up the SOP to view or to print. You can print pages 7 through 24 for this part of the training SOP.

With the new associates standing beside you, and you acting as a sales associate, you will run them through the three parts of the sales ticket: Customer Info, Merchandise Info and Payment Info. Beginning with the customer information, start a sales ticket, walking the new hires through the process, explaining as you go. As you tab your way through the ticket, show them the proper steps of the data gathering.

From start to finish, the sales ticket may take 30 minutes with these minimal distractions. After the first run-through, you could do it again, but faster: showing them that a ticket can be made quickly.

Below is a shot of the first page of the sales ticket with a couple of the typical problem spots to look for. Again, further instruction is provided in the SOP for sales tickets.

STORIS - (LEARN96) Enter a Sales Order

File Edit View Options Help 100%

Save Clear Exit Delete Actions Mail Help

Order Number 630LCH356 A

Available Credit

Step 1 - Customer Step 2 - Merchandise Step 3 - Payment

Date 07/26/2016

This is a Sales Order Delivery

BILLING DETAILS

Customer 630LCH356 B

ARTURO CABALLER

1420 W MAIN ST

717

LEWISVILLE C

Home Phone 817 706-2676

Cell Phone

Work Phone Ext

Primary Email artcaballero76@yahoo.com

DELIVERY DETAILS

Store 630 630 THE DUMP DALLAS

Salesperson

Next Date D

Status EST

Deliver To SAME

Instructions

Print Detailed Instructions

PICK UP DETAILS

Date

Status SCH

Pick Up At 630 630 THE DUMP DALLAS

A: Order Number:

Please note this is different from the Customer Number.

B: Customer Number:

Please note this is different from the Order Number.

C: Address:

Please make sure the address is correct!

D: Delivery Date:

Please check the date and make sure it's scheduled! (SCH)

Below is the Merchandise Tab with some common pitfalls:

STORIS - (LEARN96) Enter a Sales Order

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Mail Help

Order Number 630LRN307 Available Credit OPEN

Step 1 - Customer Step 2 - Merchandise Step 3 - Payment

Product 04311289TPB5454
OH Dining Table-Dark Mang
54x36-54 Solid Mango

Brand 0431

Quantity 1 Available 1

Price \$ 549.00

Discount

Extended \$ 549.00

As-Is

Serial/Reference #

Line Type D Delivery

Stock Location 630 630 THE DUMP DALLAS

Ship Location 630 630 THE DUMP DALLAS

Delivery Date 07/30/2016

PO Number

Special Order NO

Product	Ordered	Reserved	Status	Type	Delivery Date	Price \$	Extended \$
---------	---------	----------	--------	------	---------------	----------	-------------

A: Check your product:

Do you have the right item?

Do you have the right amount available?

B: Stock Location vs Ship Location:

This will be a store specific detail that will need to be addressed to your specific audience.

After you've run them through a couple of tickets, it's time to turn them loose. At this point, they usually go to kiosks individually or in groups of two. This is natural.

This is a crucial time. Keep monitoring their progress, answer their questions, and guide them with instructions like "make this ticket a pick up" or "this customer is a NEW customer." Each new associate should write 10 to 20 tickets to work thru the muscle memory.

Each day hereafter will have an allotted time for practice as we teach more advanced ticket components.

PROFICIENCY ASSESSMENT:

We will put the new hires through a proficiency test on the afternoon of the first Wednesday. This will be a short test in which the associate has to write a simple sales ticket, which will be timed. A second, thorough test will be administered the following Wednesday.

BUILDING CONFIDENCE PROFICIENCY TEST #1

ASSOCIATE _____

DATE _____

NAME OF TESTER _____

STORE _____

Write a sales ticket using the following SKUs and quantities, as a (pickup) or (delivery).

SKU	QUANTITY
0431127TPB5454	1
04311267CPB553S	4
0400GWP/800-899	1

TIME STARTED:

_____:_____

TIME FINISHED:

_____:_____

TOTAL TIME: _____

MINUTES

Was the associate able to start the sales ticket with the customer's name, address, phone numbers, and email? Then did the associate pick a date for delivery or pickup and schedule it?

Was the associate able to type in the SKUs and change quantities as necessary?

Was the associate able to charge for delivery and take payment appropriately?

Can the associate explain the terms and conditions (briefly)?

Associate recommended for retention?

☐

YES

☐

NO

Day 3

9:00AM 1. Storis Training - Ticket Writing

12:00PM - LUNCH

1:00PM 2. Building Confidence - Product Presentation

3:00PM 3. Proficiency Test #1 - Storis Ticket

YOUR HOMEWORK: Go Over Terms and Conditions and be able to explain



PRODUCT PRESENTATION

OBJECTIVES:

1. Provide guests with relevant information to solve their stated needs
2. Present and demonstrate FABs:
 1. Features—Facts about a product
 2. Advantages—What it will do
 3. Benefits—Why it solves their problem
 4. Demonstrate benefit of add-on
3. Trial Close
 5. Use closed ended questions to narrow and finalize selection
 6. Overcoming objections

WHAT ARE FEATURES, ADVANTAGES AND BENEFITS?

When presenting products to guests, ultimately all they are only concerned with is, WIFM... "What's in it for me?" Home furnishings are an investment. Identifying what is important to the guest during the information gathering process is the key to presenting product effectively and providing a solution for the guest.

Guests shop for style and/or the function of an item. Presenting options that capture both style and function increases the value of the product. When the value of an item or a service outweighs the price, the likelihood of the guest purchasing is high. When it does not, you will have an objection that will need to be overcome before your guest will buy. Demonstrating the Features and Benefits of our product lays the groundwork for the next selling step, closing the sale.

Let's now define "FAB's" (Features, Advantages and Benefits).

FEATURES

A feature is a fact about a product or service. It is a product attribute, what the product is or what it has.

EXAMPLE OF A FEATURE: It is a chest of drawers, and it has five drawers.

ADVANTAGES

An advantage is a fact about what the product or service does. An advantage refers to what it will do for the guest.

EXAMPLE OF AN ADVANTAGE: It has five drawers that open and can store your clothes and your big Irish wool sweaters as well as your pants and t-shirts.

BENEFITS

Benefits are an end-result as to what a product or service can specifically do for the guest. Benefits solve and or minimize the guest's home furnishing problems.

EXAMPLE OF A BENEFIT: The scenario: The guest shares that she needs a large chest of drawers that will allow her to store not only her everyday clothes but also her big Irish wool sweaters.

The Reply: "Jean, you are going to love this chest of drawers because it has 4 big deep drawers to store your everyday clothes, plus it has an additional benefit that you are going to love! Open the bottom drawer.

Do you smell it? The drawer is cedar lined and will help to protect your Irish wool sweaters."

TRANSITIONING TO BENEFITS

HELPFUL HINT: Present only one feature and advantage at a time. When this is done, it helps to avoid saturating the guest with unnecessary information about a product that they may not consider important. A simple and effective phrase to use to convey the transition from a benefit to what the advantage is to the guest is to say “What this means to you is...”

EXAMPLE: “This dresser has 5 large drawers. What this means to you is there is tons of storage space for your everyday clothes plus a wonderful smelling cedar-lined drawer to protect your Irish Wool sweaters from wool-eating moths. Plenty of storage and protection for your sweaters!”

BUILD VALUE DRIVEN BY BENEFITS

Guests buy benefits because benefits equate to value. They buy because they can physically and mentally see and understand the value of the benefits and how they relate to what is most important to them. Remember, their buying decisions are determined by how much the benefits and value surpass the asking price of the product.

“In turn, that will come in direct proportion to the extent the promised benefits exceed the price paid.”

–John Lawhon

BUILDING CONFIDENCE PRACTICE TIME

Small Group Activity Discussion: Break into groups of 3-4 and follow the instructor's directions.

1. You will have 10 minutes to complete this exercise.
2. Go onto the showroom floor and explain what the features, advantages and benefits are on a selected item in the category.

UPHOLSTERY

FEATURE: _____

ADVANTAGE: _____

BENEFIT: _____

LEATHER

FEATURE: _____

ADVANTAGE: _____

BENEFIT: _____

BEDROOM

FEATURE: _____

ADVANTAGE: _____

BENEFIT: _____

DINING ROOM

FEATURE: _____

ADVANTAGE: _____

BENEFIT: _____

KNOWLEDGE TIME: Remember, our job is merely to educate and present information so guests can make a smart, educated buying decision for their home.
Let's discuss the answers to these questions:

1. Why do we want to show and explain features and benefits related to our guest's wants and needs?
2. When we provide enough information to help guests make the best buying decision for them, what will be the outcome?

REMEMBER, guests buy benefits that pertain to what they want. It is our job to find out what they want and to provide them with solutions as they shop for their home. Keep in mind that happy, satisfied guests share their shopping and buying experiences with their family, friends, and others in their life as well as social media. Our professional sales income is ultimately determined by our guest's enthusiasm and satisfaction with our services.

THE LAW OF AUTHORITY: "IF YOU ARE PERCEIVED AS AN EXPERT, I WILL TRUST YOU."

INTRO TO THE PRESENTATION

Presentation is the time to have guests interacting with our products so they can envision themselves using it their home. The more we can connect the dots to show how it will improve or solve their home furnishing problems during the presentation process, the more likely your guest will buy. Let's now look at how and why we want to involve guests during the presentation of products advantage is a fact about what the product or service does. An advantage refers to what it will do for the guest.

INVOLVING THE GUEST MENTALLY AND PHYSICALLY

When we involve guests mentally and physically with products or services, they are more likely to remember their experience. Some suggestions to have guests physically involved with the merchandise presentation:

- Ask them to open and close drawers
- Have them turn lights on or power up reclining product
- Invite them to sit down, lie down, recline on seating pieces and beds
- Touch leather and wood finishes
- Smell the cedar drawers
- Experience massage chairs.
- Have them use adjustable bases on mattresses

Mental involvement is a little trickier. It is more about deploying visualization techniques, using verbs, and descriptive adjectives to paint pictures in their mind so they can visually imagine themselves using it in their home. Purchasing home furnishings is an emotional activity. Furniture is not only functional, it is a reflection of their personal style. Guests seek approval from friends and family for this investment. By allowing them to visualize how it will look and the enjoyment it will provide, it will allow them to buy with confidence.

EXAMPLE: "Mrs. South, you said you wanted a table for your family gatherings over the holidays that would seat ten. This collection will comfortably accommodate your large group. It has three 18-inch leaves that you can add to expand the seating capacity. Can you visualize what a wonderful time your family will have seated together at your new dining set?"

BUILDING CONFIDENCE TYING IT TOGETHER

CONVICTION

Conviction is when we believe in something so much that our tone of voice and excitement resonate and transfer to our guests. Conviction is normally built on a solid foundation of information that eventually becomes a belief of confidence and knowledge. As we speak, our tone of voice and body language project confidence. The guest perceives us as the expert and trusts us to help them furnish their home. This is why we should invest our time and learn more about products and services that we offer to guests. In order to be incredible, we need to first be credible.

DO'S AND DON'TS DURING A PRESENTATION

Large Group Activity Discussion: Your instructor will facilitate a discussion on things that are important to do and not do with your guests during the presentation.

TRIAL CLOSING

A trial close is used to make sure that guests are moving forward in the sales process. We want to use trial closes during the sales process to check on guests decisions and to gauge how the sales process is moving along and whether it is time to close the sale or not.

Think about baking a cake. We've mixed all the ingredients together and made a batter. We pour it into pans and place it into the oven to bake. It's in the oven baking, but we are not sure if it's ready. We open the oven and stick a toothpick in the cake to see if it is done. If the cake is done, the toothpick comes out clean. We then take the cake out of the oven and let it cool down before icing it. If the toothpick doesn't come out clean, we return it to the oven and bake it a little more until it is done. This is exactly what we do in the sales process. We are testing to see if the guest is interested in the product-if we have established value.

WHY TRIAL CLOSE?

We trial close to see if we are on the right path. We are looking for affirmations, or a series of "yesses" that indicate that we are presenting product that satisfies the guest's wants and needs. Conversely, we also trial close to identify any objections that guests may have about a product or a service. Trial closes can also help to narrow the selections down to only one choice.

DIFFERENT TYPES OF TRIAL CLOSES

There are many different types of trial closes. Trial closes are usually closed-ended questions that help to narrow the selection process and move guests towards making their final decision. Let's now look at different types of trial closes.

SOLIDIFYING TRIAL CLOSES

Trial close choice questions are also closed-ended, but offer two options to further clarify and narrow the choice down between two selections to only one.

- "Which one do you like best? This one or that one?"
- "If this is available in spa blue or linen, which one would you prefer?"
- "The end tables are available in two styles, round or rectangular. Which is your favorite?"

CHOICE TRIAL CLOSE QUESTIONS

These types of trial close questions are closed-ended. We ask these when we want a yes or no answer from our guests.

- "Do you like it?"
- "Will the color work with other items in the room?"
- "Would this fit in your room?"

CHECKING STOCK OR DELIVERY DATE CLOSES

This type of trial close lets us know if the guest is still interested in getting the merchandise and if she is ready to commit to moving towards the close.

- "Would you like me to check stock on these pieces?"
- "Tell me, were you thinking about picking it up or having it delivered?"
- "Would you like for me to check on the next available delivery date to your area?"

OPEN ENDED TRIAL CLOSE QUESTIONS

Using open-ended trial closes is helpful when we do not have the full picture of the guest's room or when we are still unsure of what they want. They help us to gain confidence that we are on the right path or to smoke out objections. Do not use trial closes to try and gather information, as this will be perceived as not caring and just trying to make another sale. When we do this, they respond with, "Do you have a card? I just want to look around some more."

- "How were you thinking about paying for your order?"
- "Mrs. Smith, how does the financing plan sound to you?"
- "Miss Jones, how would this look in your living room?"
-

HERE ARE A FEW TIPS TO KEEP IN MIND WHEN TRIAL CLOSING:

- When we go past three yesses, we run the risk of losing the sale.
- Observe the guest's body language. Look for any stress or negative signals and address these promptly by slowing down or even asking them if they need a minute on their own to consider.
- When we hear a "no" from guests, return to information gathering and flush out their objections.

We will learn about this in step 4 of our Building Confidence selling system.

Day 4

9:00AM 1. Go Over Homework

10:00AM 2. Storis Training - Advanced Ticket Writing

12:00PM - LUNCH

1:00PM 3. Building Confidence - Closing & Setting Expectations

3:00PM 4. Clocking In and Out

4:00PM 5. Storis Practice



CLOSE

OBJECTIVES:

1. We earned the right to ask for the sale. So ask for it!
 1. Assume close
 2. Choice close
 3. Direct close
2. Confirm add-on
3. Schedule delivery/pick up
4. Payment

WHAT ARE OBJECTIONS?

Objections are the guest's buying signals. Guests express objections when they have fears, doubts, or not enough information about products or services that are being offered. It is our job to help guests make a wise buying decision. We do this by staying current with what is being offered in the marketplace and shopping the competition. We also keep our product and decor knowledge up-to-date to overcome or to minimize their objections. Let's explore three reasons for a guest's objections.

- Fear and Time Objections
- Not Enough Information--Product, Service Objections
- Condition and Personal Objections

FEAR AND TIME OBJECTIONS

These types of objections are normally when guests are afraid of making a mistake or when the timeline is not what they expected it to be.

EXAMPLES:

- "Why can't I take it home today?"
- "Do you have free delivery?"
- "When is it going on sale?"

NOT ENOUGH INFORMATION: PRODUCT, SERVICE OBJECTIONS

This type of objection occurs when the guest does not have enough information to make an educated buying decision about products or services.

EXAMPLES:

- "No, I don't need the protection plan."
- "That won't match my green draperies."
- "But I want solid wood."

CONDITION AND PERSONAL OBJECTIONS

These types of objections occur when guests have either pre-existing conditions or personal objections to products or services being offered.

EXAMPLES:

- "I have to talk to my husband."
- "What if I get it and I don't like it?"
- "I have to go home and measure."
- "I like everything about it but the finish."

THE SIX-STEP TECHNIQUE TO OVERCOME OBJECTIONS

This six-step technique is subtle and allows guests to feel as though they are buying versus being sold.

It is our job to remove or minimize the guest's objections that stand in their way of buying what they want.

Whenever a guest has an objection, apply the six step technique below to overcome their objections.

1. Listen attentively to our guest.
2. Restate their objection to confirm that we have heard and understand their objection.
3. Ask an open-ended question using the guest's identified objection.
4. Answer their objection or minimize it by using benefit related statements applicable to their scenario.
5. Confirm that the guest understands the answer.' •
6. Trial close again.

EXAMPLES OF OVERCOMING OBJECTIONS:

- "I'm not prepared to buy it right now."
- "What makes you feel you are not prepared to buy it right now?"
- "I'm expecting to get an annual bonus in a few months."
- "You don't have to wait for an annual bonus in a few months. We have 12 months free financing available. How does that sound to you?"
- "I think I will go home and sleep on this."
- "You seem to be unsure about getting the reclining sofa. Tell me what it is that you are unsure about?"
- "I am not sure it will fit into my home."
- "I am glad that you brought that up. The backs of this reclining sofa actually are removable and can be assembled in your home. We suggest this for many who have tight doorways. Would you like to go ahead and order it?"
- "I love this bedroom but I am not sure about the GBS program."
- "I understand how you feel. Many of our customers have also hesitated when considering adding the GBS program. What exactly are you concerned with?"
- "I am not sure the Protectall is worth the money."
- "I have some good news. We have a "No use, no lose" benefit when you protect your purchase. If you do not use the service component of the plan during the five years you are protected, you receive an in-store credit for the full amount of the program at any Haynes or Dump location! It's a win-win! How does that work for you?"

EXAMPLES OF OVERCOMING OBJECTIONS: (cont.)

- “I appreciate your help but I don’t think I am ready to buy this mattress set today.”
- “I know you love the set but I can see there must be something I have not answered for you that is causing you to hesitate. What has you concerned?”
- “I want to make sure I am getting the best price.”
- “I fully understand. I happen to know that we have the best price on this collection as I have shopped Mattress Firm and some of our other competitors. Also, The Dump/Haynes wants you to shop with confidence so we provide a 30 day price guarantee. If you find it for less within 30 days of your purchase, we will credit you the difference. We are that confident that our pricing is the best. I can have this in your home this week for you to enjoy. Would you like me to set it up?”

FLUSHING OUT HIDDEN OBJECTIONS

Using the words why and what help us to flush out guests’ hidden objections. The word why is a powerful way to get guests to open up and share whatever the real issues may be for their objections. An example of this is, “Mrs. Jones, may I ask why you are unsure about ordering your sofa today?”

Another great word to use to flush out hidden objections is what. When what is used properly, it allows us to gain more information about the guest’s concern and move forward more effectively in the sales process.

An example of this is, “Obviously, Mr. Jones, you have a very good reason for saying no to the set. May I ask what you would like to change about this set that would make it perfect for you?”

ADDING ON

One way to increase your personal sales is to add additional items onto the sale. When adding on items to a sale, assume the guest has no furniture or accessories in their room. Another good assumption to make is whatever accessories that they have in their room now are not going to match their new home furnishings.

It is important to mention before we start recommending or suggesting items to add onto the sale that we should close on the original item they were shopping for first. Do not attempt to add onto the sale unless you have completed this step first. Otherwise, you run the risk of losing the sale. They may not share with you “No, I’m not interested in this product,” or “I can’t afford everything at this time.” Instead, they may become overwhelmed and leave the showroom without buying what they were interested in purchasing to begin with. Remember, close first on what they were interested in buying and then start asking questions about other items or areas to add onto their room.

THESE TWO ITEMS ARE NOT ADD ONS

Mattresses and the GBS Furniture Protection Program are not considered to be the same type of “add-ons” as accessories and lamps. We always need to incorporate these two items into the sales process during the information gathering and presentation steps by mentioning early and often.

PLANT SEEDS FOR ADDING ON LATER

When we hear opportunities during the sales process, we should immediately mention add-on items very casually and conversationally. Incorporating accessories in the sales conversation makes it easier for us to return to adding on accessories that we had mentioned to our guest before.

EXAMPLE:

Guest: “I like the red sofa, but I don’t know if it will match my area rug.”

Sales Associate: “Don’t worry about matching your area rug. We have many area rugs to select from that will complement your red sofa. Let’s decide on the red sofa of your dreams, and then we will take care of your area rug.”

This is an easy and conversational way of taking control and guiding them back to their original item of interest. Remember to close on the original item of interest first and then move to adding on the next item, and repeat the process. Adding on furniture and accessories in this manner will help guests to feel more comfortable with the add-on process and their overall sales experience

CLOSING THE SALE

Closing the sale should be easy and simple when you have earned the right to ask for the sale. This happens when you have gone through the sales process and have done everything correctly. When you have completed steps 1-3 of the Building Confidence system, you should feel comfortable asking for the sale and expect your guest to say yes and buy today.

There are normally two reasons why you may not ask for the sale. Either you didn't earn the right to ask or you don't want to appear too pushy. When you do not establish rapport, don't know the product well enough, or were unable to determine what the guest wants, you will probably not ask for the sale. The guest walks and buys elsewhere.

Sometimes you may assume that guests cannot buy because of your own personal biases and opinions. You may assume that they can't buy based on the way they are dressed or how they carry themselves. You may assume that they can't afford to purchase over a certain amount because you wouldn't spend that amount. When you do this, you are putting your limitations on the guest and lose business.

BUILDING CONFIDENCE CLOSING TECHNIQUES

DIFFERENT CLOSING TECHNIQUES

There are many different way to ask for the sale. You have more than one closing statement to use. With some guests, you may assume the close. With others, a direct approach may be used, or a choice close. Let's take a closer look at each of these techniques Listen attentively to our guest.

THE ASSUME CLOSE is when you don't really ask for the sale, but simply assume the guest is buying today. By assuming our guest is going to buy, we move easily into the buying process.

EXAMPLES:

- "Mrs. Jones, let's go ahead and fill out the paperwork and get your new furniture ordered."
- "Mrs. Jones, I'll add this mattress set onto your order and deliver it with your new bedroom."
- "Mrs. Jones, I'm adding the GBS plan to your order so you will be protected against accidental damages in your home."

THE CHOICE CLOSE is an alternative to assuming the sale. This is done by offering guests a choice in options. This places the emphasis on the merchandise or a service other than them personally. This technique essentially leads the guest to say yes to this one or that one.

EXAMPLES:

- "Mrs. Jones, after we complete the paperwork, did you want to pay with cash or use one of our credit programs?"
- "Mrs. Jones, did you want to go ahead and get the GBS protection program on just the upholstery or the entire package?"
- "Mrs. Jones, would you like to go ahead and order the matching chair that goes with your new sofa or just the accent chair that we discussed?"

THE DIRECT CLOSE gets right to the point. The Direct Close doesn't side step any concerns. You are asking for the sale as all great sales associates do! You have led the guest through the sales process and have reached a point where you have earned the right to ask for the sale.

EXAMPLES:

- "Mrs. Jones, would you like to order this living room set today?"
- "Mrs. Jones, would you like to lock in this sale price today?"
- "Mrs. Jones, would you like to place the order now so we don't lose that delivery date?"

CLOSING-SUMMARY

There are many different ways to ask for the sale. Sadly, 80% of all customers who leave the store without purchasing were never asked to buy! Refining your closing techniques can have a profound impact on your income. The more confident and skilled you become at asking for the sale, the more sales you will make!

The key to a successful sales career is doing a better job of closing the sale and adding on to the sale without having to wait on any more guests. Instead, maximize the opportunities with those that you have. This is the key to rising above the average in the sales profession.

SALES QUOTES TO LIVE BY:

The Law of Investment: "What you invest in, you value."

The Law of Scarcity: "The more I can't have something, the more I want it."

The Law of Pride of Ownership: "The single most driving force behind the decision to buy is the pride of ownership."

"No one objects, challenges, or fights unless they are considering spending the money."

"The only successful sale is one that winds up with a satisfied customer."

"You OFFEND customers by NOT trying to close the sale" Dave Anderson

"Whether you think you can, or you think you can't...you are usually right." Zig Ziglar



SETTING EXPECTATIONS

OBJECTIVES:

1. Confirm the sale
2. Schedule delivery
3. Thank you for your business!
4. Prospect future business

SETTING EXPECTATIONS

IN THIS MODULE WE WILL:

- Identify and discuss when to reinforce the sale.
- Identify and discuss the asking for referral process
- Identify the prospecting process and different times to use
- Identify and discuss setting follow-up expectations with guests

REINFORCING THE SALE

Reinforcing the sale is an easy step that is often forgotten. As we are saying goodbye to our guests and are thanking them for their order, always reinforce the sale by saying something such as, "Mrs. Jones, you have certainly made a good decision."

This is very important to do with guests who are hesitant or unsure of their decisions. After they leave the showroom, they will talk to their family and friends about what they bought. When they do this, someone they know will say something negative or a hidden decision maker may tell them it was a bad decision. They might possibly start doubting their decisions and may even consider cancelling their order. Reinforcing the sale will help to confirm with her that she has made a smart decision and possibly prevent buyer's remorse.

Timing is everything when it comes to reinforcing a purchase. Attempt to reinforce too early, and the guest may balk and walk. If you reinforce while entering the purchase into the computer, your guest may view you as just trying to make another sale. They usually say something such as, "We've changed our mind. We need to go home and think about it." They then walk out the door and may not shop with us again because they are embarrassed that they pulled back on the purchase. We do not want to do this until after money has changed hands with the office. After money has changed hands, then the guest views us as having helped them solve their home furnishing needs. At this point in the process, many top sales professionals will mention extra benefits that increase the value of the products or services that their guest bought. Once we have reinforced their buying decisions, we are ready for the next step.

EXAMPLES:

- "Julie, I'm so glad you chose the red sofa and the cool-looking area rug! They are going to make your living area feel so alive and fresh, and the rug is so easy to care for!"
- "Sam, I know you must have tried out every bed in our showroom today, but you have selected the best we have. I am sure you will not only sleep better, but that cool gel infused foam on top should keep you comfortable in the warm months ahead."
- "Linda, your new bedroom is amazing and should look beautiful in your home. With the extra storage space underneath, you should have more room in your closet to store those new clothes you mentioned earlier."

ASKING FOR REFERRALS

When tying up the sale, it is also a good time for you to present your business card and ask for referrals. Sales professionals hand their guests not one, but two business cards, and say, “Mrs. Jones, here are two cards. One is for you. We love referrals. If you enjoyed my service today, I would appreciate it if you would recommend me and give my card to someone that you know who is looking for furnishings for their home.”

We should also ask guests, “Mrs. Jones, what room are you working on next?” This causes them to think about the next project in their home. We can follow this up with questions such as:

- **When will you be starting the project?**
- **What do you think your next purchase will be?**
- **May I make a note of it and call you in the future?**

We may then set a reminder to contact them as the time approaches with current sale information or alert them to new product arrivals. We can use this opportunity to provide our guests a business card, and let them know, “If, for any reason, you need to call the store, please call me first so I can make sure you are thrilled with your purchase.”

EXAMPLES:

- “Mrs. Jones, I like to contact my preferred guests and let them know when something they want goes on sale, about in-store special events, or new product arrivals. Would you like to be on my preferred guest list?”
- “Sally, you have been one of my most fun guests ever! I would love to work with you again, and am sure your friends and family would be just as fun. Please take several of my cards and pass them along to anyone who may also be in the market for home furnishings.”

FOLLOWING UP AFTER

Solution selling requires time and interaction with your guest. It may involve more than one visit, some emailing or phone calling. It leads to the formation of business relationships that can span years. In order to build customer loyalty, you need to go above and beyond what your competitor or colleague may be doing. Here are some suggestions to impress your guest:

- **Send a thank you card for them for visiting the showroom.**
- **Send a thank you card for them placing their order.**
- **Either call or e-mail your guests with advance notice regarding upcoming sales and events.**
- **Call your guest after their delivery and find out how their purchase is working out.**
- **Send birthday and holiday cards.**

THE BENEFITS OF PROSPECTING

At The Dump and Haynes, we have aggressive advertising that drives guests into our showrooms. When a guest does not buy on the day of their shopping visit, it is your job to capture the guest's information so that you can stay in contact with them until they do buy. This is called prospecting (searching for). Prospecting is an opportunity to reconnect with our guests who have not bought yet and past guests who have expressed an interest in buying again in the near future. Remember, it is our job to serve guests of The Dump and Haynes to the best of our abilities and to help them buy what they want and need for their home.

EXAMPLES:

- “Mrs. Jones, I like to let my guests know when merchandise they want goes on sale or about other special events by giving them a call. What items would you be interested in next for your home? I will make a note of it and call you in the future.”

You should ask your guest what their preferred method of contact is. Guests today are busy and prefer to use different technology that helps save them time. Research shows that guests who receive an e-mail which is then followed-up by a phone call from their sales associate are 50% more likely to buy. It is our responsibility to stay in touch with our guests. We should contact them, and not rely on them contacting us. Our ongoing communication with them will foster trust, especially with those who have bought from us in the past.

EARNING THE RIGHT TO GET FOLLOW UP INFORMATION

Most sales associates often feel uncomfortable asking guests for their contact information if they have not purchased yet. Just as we earn the right to ask for the sale, we should also earn the right to ask guests for their contact information so we can follow up with them. This is only accomplished when we have applied the Building Confidence sales process throughout the sale with our guests.

EXAMPLES:

- “Hudson, I know you are a very busy man. How do you prefer that I contact you in the future? Phone? Email?”
- “Julie, I don’t blame you for shopping around. I will e-mail you the items that you liked. That way you’ll be able to compare similar products that you may see while you are shopping.”
-

NEVER RELINQUISH CONTROL

It is important to mention that a professional sales associate always initiates follow up calls with guests. We should never relinquish control of follow up by having guests call us. When we do, this places us at the mercy of our guest to follow up with us. This is not a good place to be. Handle the contact yourself so that you do not lose the prospect. See below for what NOT to do.

EXAMPLES OF WHAT NOT TO DO:

- “Here’s my card. Give me a call if you have any questions.”
- “Here’s my card. Please call me when construction on your home is close to being done.”
- “Here’s my card. Give me a call when you decide which one you want or ask for me when you come back.”

SETTING FOLLOW UP EXPECTATIONS REVIEW

- 1) Capture our guests' contact information first. Once their contact information is in our hands, check to make sure we have all of their information.
- 2) Tell our guests when we will be contacting them to follow up on what we had discussed.
- 3) Contact our guests on the agreed upon specific day and time. With guests who are still standoffish, always ask when would be a good day and time to contact them.
- 4) Thank our guests and then make sure we do what we said we would do. Nothing puts off or angers guests more than not doing what we said what we would do.

SCHEDULING YOUR GUEST'S RETURN APPOINTMENT

Let's discuss big clues that guests provide that alert us to schedule a follow up appointment with them.

- "I'll be back on Saturday to take another look."
- "I'll bring my husband back to look at it this weekend."
- "I'll bring in a sample of my sofa fabric to see if it will match."

This is the time to schedule an appointment with guests to return to the showroom at a later day and time! When scheduling appointments on our days off, it is best to say, "I schedule my appointments on Tuesdays and Thursdays." This sounds much more professional than saying, "My days off are on Tuesdays and Thursdays."

The next step is to contact guests the day before their appointment to confirm that everything is still on for the scheduled day and time. Always remember to respect a guest's time by being available and on time.

Large Group Activity Discussion: Your instructor will facilitate a discussion on the six steps for scheduling appointments with guests.

PRE-DELIVERY FOLLOW UP

There are times prior to delivery that we want to contact our guests. Here are some examples:

- Give the guest another opportunity to add-on the “GBS Protection” before their delivery takes place.
- Conduct follow ups on back ordered merchandise every week or two to update guests on the status of their order.
- Conduct follow ups with our guests on “Special Orders” every two weeks to keep them up to date on their orders expected delivery status

EXAMPLES OF PRE-DELIVERY FOLLOW UP CALLS:

- **GBS Protection Plan:** “Hi Jane, this is Sally. I just wanted to give you another opportunity to add the protection plan onto your new furniture before you accept delivery.”
- **Back Ordered Merchandise:** “Hi Jane, I wanted to give you an update on your new bedroom set. It looks like it is expected from the manufacturer mid to end of February. I’ll call you in a couple of weeks if not before to update you again on the status.”

FINANCING

It is important to keep in touch with loyal guests who financed their orders with us. This guest is more likely to buy and use our financing again. When the financing guest leaves the showroom, remember to ask them what room they will be redoing next in their home. These guests will return and finance again, and we want it to be with us.

EXAMPLES OF FUTURE FINANCING OPPORTUNITIES:

- “Thank you for mentioning your financing options. I didn’t think it was possible for me to buy the living room set today.”
- “It was my pleasure, Mrs. Jones. By the way, what room will we be working on next in your home?”
- “I think I may redo my dining room next year, but I will have to pay the bedroom set off first.”
- “I totally understand. In the meantime, I’ll keep in touch and let you know about any financing or dining room specials we may have.”
- “Thank you that would be nice.”

DISCONTINUED MERCHANDISE

We also want to keep track of guests who have bought a collection and are interested in adding onto their set when it is discontinued.

EXAMPLE OF CONTACTING GUEST ABOUT DISCONTINUED MERCHANDISE:

- "Hi, Sam. I just wanted to let you; know that the living room set you had bought has been discontinued, and we have limited available inventory. I am calling to see if you would like to take advantage of adding other items to your living room."

NEW ARRIVAL MERCHANDISE

There will be guests who show interest in seeing merchandise that is not on the showroom floor yet. When helping guests accessorize their home, we will want to keep our eyes open for any new accessories arriving in the showroom. Once we see something that would be perfect for our guest's home, we need to call them, and invite them to stop in and see it. These guests already trust our judgment, and they usually will buy whatever we recommend to them. By providing this service, we make ourselves a valuable shopping resource for them and their home.

AN EXAMPLE OF CONTACTING GUESTS ABOUT THE ARRIVAL OF NEW MERCHANDISE:

- "Hi, Stacy, this is Jean at The Dump/Haynes. I just wanted to let you know we just received a gorgeous mirror that would be perfect for your living room."

BUILDING CONFIDENCE THE NEXT 21 DAYS

1. Read a good book about selling to hone your skills!
2. Don't be afraid to ask your managers and coworkers for answers to any questions that will help you offer our guests better service. Let them help you!
3. Obtain and apply the six groups of knowledge.
4. Commit to Practice-Practice-Practice!
5. Remember, you begin to really learn something once you repeatedly do it seven times within a short time period.
6. Remember, "Practice makes permanent."

BEST PRACTICES AND TIPS FOR SELLING RETAIL

Start with preparation and knowledge; end with customer service and follow up.

- Don't congregate on the floor.
- Always look and act professionally.
- Acknowledge every guest's presence. Make eye contact and say hello!
- Never prejudge guests.
- Exchange names as soon as possible and then use their name frequently.
- Listen carefully.
- Develop trust with guests.
- Never interrupt guests. When guests are talking, they're buying.
- Listen for their buying signals.
- Remember our job is to serve our guest.
- Stay in control.
- Sell with enthusiasm. It is contagious!
- Mirror our guests.
- Prepare answers to common questions and objections that guests have.

THE CHOICE IS YOURS!

TO BE A SALES PROFESSIONAL
YOU'LL MAKE MORE MONEY AND HAVE A
GREATER SENSE OF ACCOMPLISHMENT!

OR

TO BE AN ORDER TAKER
THIS IS THE MAJORITY OF
SALESPEOPLE TODAY!

Day 5

- 9:00AM 1. Attend Sales Meeting
- 10:00AM 2. Observation of Floor - Floor Rules Outlined
- 11:00AM 3. Storis Practice

YOUR HOMEWORK: Competitive Shopping

***Insert Meeting
Agenda Form and
Competitive Shop
Form***

Day 6

- 10:00AM 1. Go Over Homework - Competitive Shopping
2. Recap Last Week
- 11:00AM 3. Building Confidence - Storis Ticket Writing
- 12:00PM - LUNCH
- 1:00PM 4. GBS Protectall
- 2:00PM 5. Roleplay - Protectall
- 3:00PM 6. Merchandise & Product Knowledge -
Leather/Upholstery/Motion
- 4:00PM 7. Roleplay Features & Benefits



WHY SELL IT?

WIFM FOR OUR PEOPLE, FOR OUR COMPANY?

HOW TO SELL IT

WHAT DOES IT COVER?

WHAT IS NOT COVERED?

COMMON OBJECTIONS

WHY SELL OUR PROTECTION PLAN?

Why it's important for our guests:

- Peace of mind for our guests
- Guests can relax, knowing that accidents happen and they are protected
- Protects our guests' investments, increases guest satisfaction
- If they never use it, they don't lose it. Store credit after 5 / 10 years

How it benefits you:

- Increases earning potential!
- It's a Protect All Program
- Sell it with confidence A+ rating with BBB
- Happy customers will generate referrals
- You will earn a customer for life!

How it benefits our company:

- Increased revenue
- Higher margins
- Higher customer satisfaction: as a company, we will have fewer upset customers if/when product fails or life happens

HOW TO SELL OUR PROTECTION PLAN

- Mention early and often (M.E.M.O.)
- Make it part of your presentation. Tap into your customer's emotions!
- Qualify your guests
- Share stories of accidents covered - benefit driven selling
- Show the guest "WIFM"



ACCIDENTAL FURNITURE DAMAGES

- Food and beverages, human and pet bodily fluids or ink from pens
- Punctures, rips or burns
- Liquid marks or rings
- Heat marks, glass/mirror breakage
- Gouges, dents, scratches or chips that penetrate the finish
- Nail polish
- Checking, cracking, bubbling or peeling of finish caused by specific incident



WHAT'S COVERED?

MECHANICAL & STRUCTURAL BREAKDOWNS

- Breakage of frames, panels or springs
- Breakage of mechanisms (sleepers, recliners, lifting, heating or vibrating)
- 5 years on furniture
- Failure of electrical components
- Lifting or incident-specific chipping of veneers or laminates



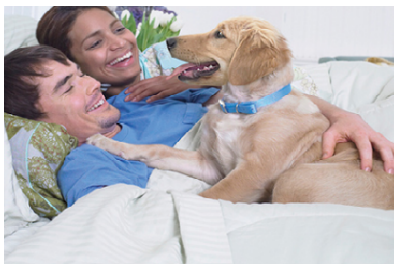
ADJUSTABLE BASE PROTECTION

- (Lifting, heating or vibrating) 5 years or 10 years on adjustable bases
- Parts and Labor – non-prorated
- Failure of Motors and Controllers/Power Surges



WHAT'S NOT COVERED

- Pet damages (teeth, claws, beaks)
- Cracking, peeling, checking of leather or bonded leather only on seating areas
- Normal wear and tear
- Any kind of abuse
- Reports made after 30 days of discovery of accidental damage
- Commercial or rental use



ADVANCED TECHNOLOGY MATTRESS PROTECTORS

- It keeps manufacturers warranty intact.
- Protects mattresses from sweat/perspiration stains, dead skin cells, dust mites and allergens
- Moisture wicking
- 10-year mattress warranty when purchased on same retail ticket
- 1-year on protector not purchased on same retail ticket

PROTECTING YOUR AREA RUGS

What is covered?

- Accidental food, beverage stains
- Human & Pet bodily fluids
- Accidental ball point pen stains
- Lip stick stains

What is not covered?

- Normal wear and tear
- Accumulated stains that were never claimed
- Pilling or fraying of rug
- Damage caused by improper cleaning methods
- Fading, color loss or discoloration

Every rug needs a rug pad. Here are the reasons why:

- **Safety** - No matter where the rug is placed (on carpet, hardwood or any surface), a pad keeps the rug in place to prevent slips and pulls
- **Longevity** - Believe it or not, a pad extends the life of your rug by preventing the fibers from being crushed. The pad acts as a type of buffer between the hard surface below and the rug above.
- **Protection** - Very important! A pad prevents dye transfer, marring, staining, and scratching to the floor or carpeting beneath.
- **Comfort** - A pad adds cushiony softness underfoot.
- **Cleanliness** - A pad allows for easier vacuuming.

Rug pads are specific to the type of flooring underneath. If you have carpeting, make sure you purchase a rug pad made specifically for carpeting. The same goes for hard floorings. Don't use a pad for carpet for a hardwood floor; they are not made the same and will not give the comfort and protection your floor needs.

COMMON OBJECTIONS

- **I've had bad experiences before.**

GBS has an A+ rating with the Better Business Bureau. Call centers answer within 10 seconds because they have great staffing committed to excellent response times.

- **We do not have children.**

Accidents can happen to anyone. Do you have pets? Have you ever spilled a glass of wine or dropped food on your sofa?

- **I live alone.**

Same as above. Accidents can happen to anyone, not just those with children.

- **I never buy warranties.**

GBS is called a Protection Plan because that's what it is. A "Protect All" Protection Plan. You purchase protection for your home and your car, which are your first and second largest purchases that you ever make. Why not protect your third largest purchase?

- **I bought it before and never used it.**

We give our customers piece of mind by offering them an in-store credit for the total amount of the Protect-All if they never make a claim. "If you don't use it you don't lose it."

- **I already have a mattress protector.**

GBS guarantees the mattress protector for 10 years as long as it is on the same order as the actual bedding purchase. All bedding manufacturers only allow claims if there are not stains on the mattress. GBS mattress protectors guarantee that for 10 years.

- **Remember to use NOPAD/NOWAR when not sold.**

BUILDING CONFIDENCE GBS PROTECTION TEST

INSTRUCTOR _____

NAME _____

LOCATION _____

DATE _____

SALES ID _____

RESULTS _____

OBJECTIVE: Reinforce and evaluate the information shared today on our different company protection plans

PART 1 FURNITURE GBS

1. _____ **What accidental damage is covered under our GBS plan?**
 - A) Cracking and peeling of bonded leather
 - B) Normal wear and tear
 - C) Pet bodily fluids
2. _____ **What is not covered under our GBS plan?**
 - A) Normal wear and tear
 - B) Reports made after 30 days of discovery
 - C) All of the above
3. _____ **When should we mention our GBS plan?**
 - A) When keying in the sales order
 - B) Throughout the presentation
 - C) Never

PART 2 ADJUSTABLE BASES GBS

1. _____ **What does the GBS adjustable base cover?**
 - A) Motors
 - B) Controllers
 - C) Parts and labor of failed mechanism
 - D) All of the above
2. _____ **How long does the GBS plan cover adjustable bases?**
 - A) 1 year
 - B) 20 years
 - C) 10 years
 - D) None of the above
3. _____ **Would GBS cover...**
 - A) Lift motors burnt out
 - B) Drive belt is not functioning
 - C) Drive motor stops working
 - D) All of the above

PART 3 MATTRESS PROTECTORS

1. _____ **Which is not a benefit of a mattress protector?**
 - A) Waterproof
 - B) Dust mite proof
 - C) Temperature neutralizing
 - D) Changes the feel of your mattress
2. _____ **What does a mattress protector prevent?**
 - A) Prevents manufacturer's warranty from being voided
 - B) 99% of dust mites and allergens
 - C) Sweat/perspiration from breaking down the foams in the mattress
 - D) All of the above

PART 4 RUG GBS

1. _____ **What accidental damages are covered under our GBS plan?**
 - A) Normal wear and tear
 - B) Accumulated Stains
 - C) Accidental ball point pen stain only
2. _____ **What is not covered under our GBS rug plan?**
 - A) pet bodily fluids
 - B) Fading, color loss or discoloration
 - C) Lipstick stains
3. _____ **List 3 out of 5 reasons why every rug needs a pad.**
 - 1)
 - 2)
 - 3)
4. _____ **What are 3 of the most common objections for customers not purchasing our protection plans?**
 - 1)
 - 2)
 - 3)

PART 5 ROLE PLAYING - THIS PORTION OF THE QUIZ IS FOR AFTER WE REVIEW THE ABOVE QUESTIONS

1. _____ **Now let's practice with each other**
 - A) Role play selling a mattress protector and GBS on an adjustable base
 - B) Role play selling GBS on furniture
 - C) Role play selling a rug pad and rug GBS

Day 7

9:00AM 1. Storis Training - HFA Financing

11:00AM 2. Roleplay - Finance Pitch

12:00PM - LUNCH

1:00PM 3. Merchandise & Product Knowledge - Rugs & District

3:00PM 4. Roleplay Features & Benefits

4:00PM 5. Storis Practice

YOUR HOMEWORK: Competitor's Financing



WOULD YOU LIKE A SURE FIRE WAY TO
INCREASE YOUR PAYCHECK BY AT LEAST 70%?

YES? THAT'S WHAT I THOUGHT.

WHAT'S THE EASIEST WAY TO INCREASE YOUR MONEY?
HELP YOUR CUSTOMERS BUILD LARGER TICKETS.

THE FINANCING ADVANTAGE

- The average ticket without financing is \$934.
- The average ticket WITH financing is **\$2048**.

WHAT WOULD YOUR PAY LOOK LIKE IF YOU DELIVER \$50,000 MONTHLY?

One Week (\$12,500) in Delivered Sales:

\$0 - \$2,500	1.0%		\$25	
\$2,501- \$5,000	2.0%	+	\$50	
\$5,001- \$7,500	3.0%	+	\$75	
\$7,501- \$10,000	4.0%	+	\$100	
\$10,001- \$12,500	5.0%	+	\$125	
Total Weekly Commission=			\$375	
Hourly Pay=			+	\$270
Total Pay=			\$645	

Plus Protect-All= \$770 Commission

Monthly= \$3,465 Commission

Annually= \$40,040 Commission

THIS DOES NOT INCLUDE HOLIDAYS, EXTRA HOURS, CONTESTS, OR PROMOTIONAL EVENTS!!

Add Protect-All at 5% Penetration (Minimum):

\$12,500 @ 5% = \$625

\$625 X 20% Commission = \$125



WHAT IF WE INCREASED YOUR SALES BY 119% WITHOUT WRITING ANY ADDITIONAL TICKETS? TOO GOOD TO BE TRUE?

WHAT WOULD YOUR PAY LOOK LIKE IF JUST HALF OF YOUR TICKETS WERE FINANCED?

One Week (\$12,500) in Delivered Sales:

\$0 - \$2,500	1.0%	+	\$25
\$2,501 - \$5,000	2.0%	+	\$50
\$5,001 - \$7,500	3.0%	+	\$75
\$7,501 - \$10,000	4.0%		\$100
\$10,001 - \$12,500	5.0%	+	\$125
\$12,501 - \$15,000	5.5%	+	\$137.50
\$15,001 - \$17,500	6.0%	+	\$150
\$17,501 - \$20,000	6.5%	+	\$167.5

Total Weekly Commission= \$830
Hourly Pay= + \$270

Total Pay= \$1,100

Plus Protect-All= \$1,300 Commission

Monthly= \$5,633 Commission

Annually= \$67,600 Commission

THIS DOES NOT INCLUDE HOLIDAYS, EXTRA HOURS, CONTESTS, OR PROMOTIONAL EVENTS!!

Add Protect-All at 5% Penetration (Minimum):

\$20,000 @ 5% = \$1000

\$1000 X 20% Commission = \$200



FROM \$770 TO \$1300! **THAT'S AN INCREASE OF 70%!**

THE DUMP & HAYNES ADVANTAGE.

WHAT MAKES US BETTER?

- We are a private company. We do our own in-house financing. This gives us a whole lot more control over who gets approved and for how much, which allows us to offer some plans our competitors can not.
- Huge cost savings because we eliminate the middle man.
- Our customers will not get a credit card from some Big Card Company. We bill them and can offer personalized service.
- Our tiered program allows us to offer affordable plans to more of our guests.
- We also offer alternative programs for those who have marginal credit as well as a No Credit Check program.

WHY IS OUR FINANCING IMPORTANT TO OUR CUSTOMER?

- Customer is able to get what they want vs. what they need.
- Some of the most favorable terms in the industry.
- In most cases, our in-house financing will get our customers better interest rates than their credit card.
- This also allows our customers to use our company's money and frees the customer's money up for them to use on other projects or keep it in the bank, making them money
- Allows customer to step up to a better quality.
- Co-applicant customers can use open credit without the co-applicant being present. We can also help co-applicants who did not qualify reestablish their credit, with our joint credit reference reports to all three credit agencies.
- Customers giving email addresses will receive pre-approval letters after their account is paid off in good standing.

INTRODUCING FINANCING TO THE CUSTOMER

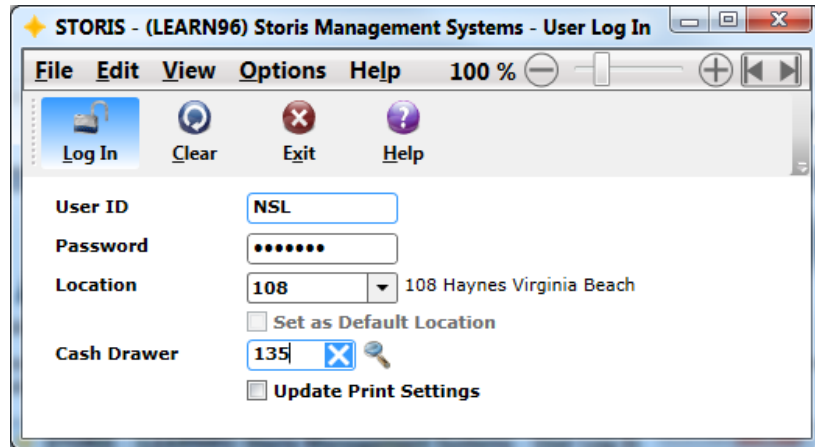
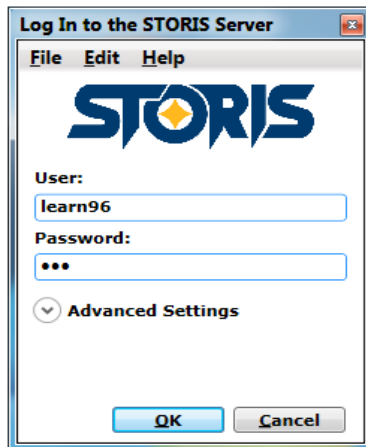
- Customer able to get what they want vs. what they need.
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- In most cases our in house financing will get our customers better interest rates than their credit card.
- This also allows our customers to use the DUMPS money and frees the customers money up for them to use on other projects or keep it in the bank making them money
- Allows customer to step up to a better quality.
- Co applicant customers can use open credit without the co applicant being present. We can also help co-applicants that did not qualify reestablish their credit, our joint credit reference reports to all three credit agencies.
- Customers giving email addresses will receive pre approval letters after account is paid off in good standing.

ROLE PLAY A COUPLE OF INTRODUCTIONS SCENARIOS

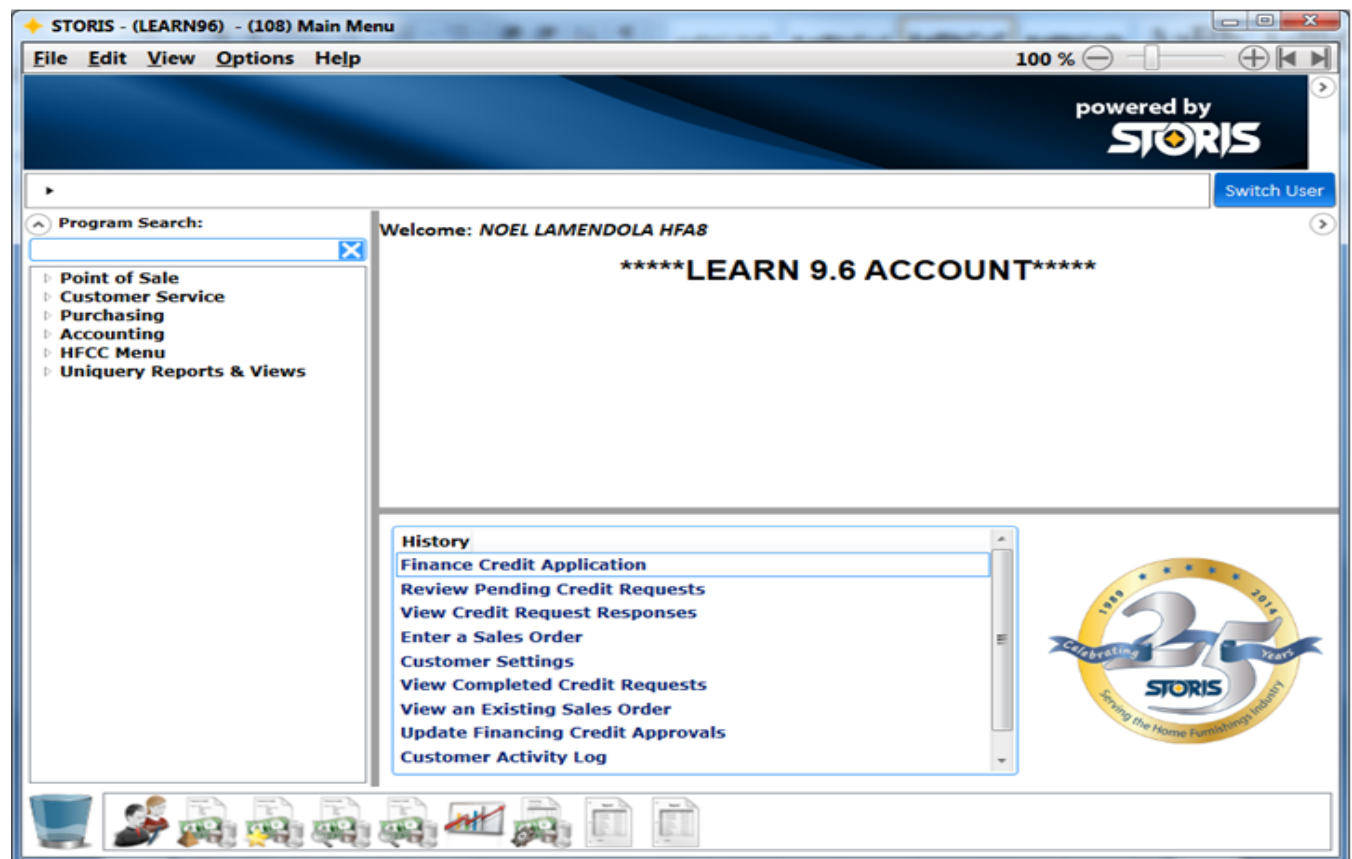
BUILDING CONFIDENCE FINANCING

WELCOME TO STORIS

- Locate the storis icon on your desktop
- The first log on screen will pop up. To use the Training Version, enter
UserID: **learn96**
Password: **196** (please ensure caps lock is not on for this portion)
- At the second log on screen, **turn caps lock on** and use your assigned initials and password that you would use normally.



THE MAIN MENU

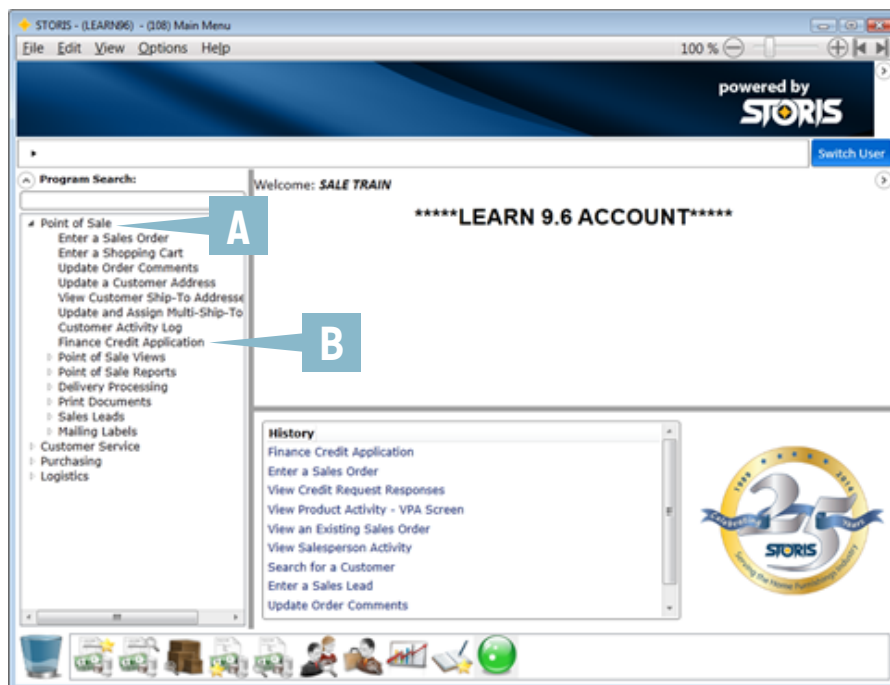


5 THINGS NEEDED BEFORE STARTING AN APPLICATION

- HFA requires our applicants have a verifiable income (job).
- A copy of a valid picture ID (Drivers License, Passport, Military ID Some other state/government ID) Also secondary ID (this can be a credit card, social security card, library card etc.) Do not make a copy of secondary ID; write down the expiration and kind of ID.
- Tell customer we will be running a credit check with Experian, which will add a “Hard inquiry” to your Experian credit file.
- Tell customer we will require a 20% down payment.
- Have the customer sign the credit application, which protects our loan and gives us permission to send their request to an alternative source (3rd party finance company) in the event of an in house denial.

FINANCE CREDIT APPLICATION

- Locate the storis icon on your desktop
- The first log on screen will pop up. To use the Training Version, enter
UserID: **learn96**
Password: **196** (please ensure caps lock is not on for this portion)
- At the second log on screen, **turn caps lock on** and use your assigned initials and password that you would use normally.



A: Click on “Point of Sale”. The expanded menu will include Finance Credit Application”

B: Double click on “Finance Credit Application” or simply type any of those words into the search bar.

SHORT APPLICATION

This uses an auto-decision process to determine the customer’s custom score (equation of credit score, debt to income, own or rent home and time at job)

This will give you an immediate answer either Approved, Declined (move to secondary lender) or full app required.

- You will need a customer profile (create a new one or find an existing one).
- Employment date, social security number and whether they rent or own their home

*Inaccuracy will cause the system to prompt you for a full app even on customers with the highest credit scores. Always have the customer verify all info is correct.

Do not enter any special characters e.g., periods, commas, dashes, etc. Such characters will cause a decline.

COMPLETING A SHORT APPLICATION | PART 1

STORIS - (LEARN96) Finance Credit Application

File Edit View Options Help 100 %

Continue Clear Exit Delete Actions Mail Help

Selling Store 108 108 HAYNES VIRGINIA BEACH

Social Security # [Field] A

Customer Code [Field] B

Customer Name

Customer Address 1

Customer Address 2

City/Town

State/Province

Zip Code/Postal Code

Salesperson [Field]

Finance Provider [Field]

Finance Type [Field]

Review Comment

A: Insert customer's social security number and hit tab. If they have applied for financing before (at any Haynes or Dump) a customer profile will populate, if not, create a new one or find an existing one (if they have made purchases but never financed)

B: Use the magnifying glass to look up an existing customer profile or use the action box (with a star icon) to create a new one.

it is important to use an existing profile before creating a new one if the customer says they have purchased before

COMPLETING A SHORT APPLICATION | PART 2

STORIS - (LEARN96) Finance Credit Application

File Edit View Options Help 100 %

Continue Clear Exit Delete Actions Mail Help

Selling Store 630 630 THE DUMP DALLAS

Social Security # 999-12-3456

Customer Code 630LWL935

Customer Name JOHNNY TEST

Customer Address 1 7501 TWIZZLER TR A

Customer Address 2

City/Town GRAND PRAIRIE B

State/Province TX

Zip Code/Postal Code 75051

Salesperson 6GB GENA BAKER

Finance Provider 7 HAYNES FINANCE COMPANY

Finance Type L87 18% INTEREST RATE/REVOLVING ACCOUNT C

Review Comment

TICKET IS \$3440, CAN PUT \$700 DP, CAN WE T12 \$2740? D

A: Confirm that the customer's address and name are current/accurate, if they are not, you will need to click on actions key and then customer maintenance to update the customer's records before continuing. Wrong addresses can trigger an automatic denial due to not matching the credit report.

B: Enter your Sales ID

C: Enter M88 as the **finance type** (this will ensure the customer will get the best available plan for their credit level)

D: Entering comments here will help the HFA underwriter make a decision about your customer. Click the "PLUS" icon.

COMPLETING A SHORT APPLICATION | PART 3

STORIS - (LEARN96) HFA Credit Application

File Edit View Options Help 100 %

Save Clear Exit Delete Mail Help

Customer Code 630LWL935 Name JOHNNY TEST
Address 7501 TWIZZLER TR
GRAND PRAIRIE, TX 75051

Order

Main

Primary Applicant

Social Security # - - - - -
Housing Indicator Other

Employment Date - / - / -
Co-Applicant

Co-Applicant

Name -
Address 1 -
Address 2 -
Zip Code -
City -
State -

Social Security # - - - - -
Employment Date - / - / -
Housing Indicator Other

Primary Applicant

Social Security # 842-33-5511
Housing Indicator Other

Employment Date 02/07/2007
Co-Applicant

Co-Applicant

Name -
Address 1 -
Address 2 -
Zip Code -
City -
State -

Social Security # - - - - -
Employment Date - / - / -
Housing Indicator Other

A: Type in the customer's employment date.

B: Use the drop down menu to select the customer's housing status.

C: Decide now if the customer would like to use a co-app.

a co-app cannot hurt the customer's chance of approval, it can only help

D: If the co-app box is checked, simply complete the co-applicant info on this screen. (Be sure the co-applicant has signed the "revolving credit agreement" and has provided two forms of ID as well.)

NOW CLICK SAVE.

AT THIS POINT, ONE OF THREE PROMPTS WILL APPEAR:

STORIS - (LEARN96) Credit Request Review - Read-Only

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Mail Help

Sales Order

Number 108LW0545
Total 0.00
Deposit 0.00

Requested

Plan ANYTOWN XX 00000
Amount 0.00

Customer

108LW0545
TEST TEST TEST
1 MAIN ST
ANYTOWN XX 00000
Email test@test.com

Credit

Social Security # ***-**-6666
Add-On Eligible
Level A
Limit 12000
Suggested
Available 12000
Used 0
Score **** Credit Score ****

Review Status

Reviewer JPG
Current A
Reason

Print Letter

Update a Credit Application
View a Credit Report
Request a New Credit Report
Access Requests on Hold
Audit Request Activity
View an Existing Sales Order
Submit a New Credit Request
Customer Credit and Scoring Information

You will get an immediate approval with a credit level and amount. (If this is desired level, print two copies and continue sales process).

One signed copy is for our records (both applicants must sign if the application is joint). You must give the second copy to the customer for their records.

WHAT TO SAY AFTER APPROVAL

- Congratulations! We are able to offer you 12 months at 0% interest. This does require 20% down with minimum monthly payments.
- Which room would you like to get started with?

** Role play approval scenarios.*

2. DECLINED

CLICK YES!

The screenshot shows the 'STORIS - (LEARN96) Finance Credit Application' window. A 'QUESTION' dialog box is displayed in the center, asking: 'Credit Request Status is Declined. Level is below E. Submit a Full Application?'. The dialog has 'Yes' and 'No' buttons. The background form contains the following information:

- Selling Store: 630 630 THE DUMP DALLAS
- Social Security #: 999-12-3456
- Customer Code: 630LWL935
- Customer Name: JOHNNY TEST
- Customer Address: (partially obscured by dialog)
- City/Town: (partially obscured by dialog)
- State/Province: (partially obscured by dialog)
- Zip Code/Postal Code: (partially obscured by dialog)
- Salesperson: (partially obscured by dialog)
- Finance Provider: (partially obscured by dialog)
- Finance Type: L87 18% INTEREST RATE/REVOLVING ACCOUNT
- Review Comment: TICKET IS \$3440, CAN PUT \$700 DP, CAN WE T12 \$2740?

DO NOT SKIP A BEAT GO DIRECTLY INTO THE FULL APPLICATION.

- The decline prompt can mean many things
- In most cases it means HFA just needs more information!
- Some info could be incorrect.
- Address conflict

* Role play decline scenarios and how to seamlessly move forward.

3. FULL APPLICATION REQUIRED

The screenshot shows the 'STORIS - (LEARN96) Credit Application Entry - Primary' window. The 'Personal' tab is selected, showing the following information:

- Customer Number: 630LWL935
- Name: JOHNNY TEST
- Address: 7501 TWIZZLER TR
- City: GRAND PRAIRIE, TX 75051
- Social Security #: 999-12-3456
- Date of Birth: (empty field)
- Driver's License: (empty field)
- Gender: None Selected
- Marital Status: None Selected
- Checking: ☐ Savings: ☐ # of Dependents: ☐
- Email: test@test.com

Additional Applicant section:

- Co-applicant: ☐ Co-applicant
- Co-signer: ☐ Co-signer

If this prompt appears, HFA requires more information.

FULL APPLICATION

This is a manual process that sends the customer's information to our credit underwriters for them to review.

More detailed information is needed from the customer to help the HFA underwriters make a decision, including housing history, work history, and references.

This will give you an immediate answer either Approved, Declined (move to secondary lender) or full app required.

- You will need a customer profile (create a new one or find an existing one).
- Employment date, social security number and whether they rent or own their home

STORIS - (LEARN96) Credit Application Entry - Primary

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Help

Customer Number 630LWL935 Name JOHNNY TEST Address 7501 TWIZZLER TR

GRAND PRAIRIE, TX 75051

Personal Residence Employment Reference Miscellaneous

Social Security # 999-12-3456 X

Date of Birth

Driver's License

Gender None Selected

Marital Status None Selected

Checking ☐ Savings ☐ # of Dependents ☐

Email test@test.com

Additional Applicant

Co-applicant ☐ Co-signer ☐

Fill and complete each field that is highlighted.

Use TAB to navigate.

Any fields that are greyed out do not need to be completed.

**CLICK THE NEXT TAB
"RESIDENCE"**

FULL APPLICATION RESIDENCE TAB

STORIS - (LEARN96) Credit Application Entry - Primary

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Help

Customer Number 630LWL935 Name JOHNNY TEST Address 7501 TWIZZLER TR

GRAND PRAIRIE, TX 75051

Personal Residence Employment Reference Miscellaneous

Current

Type Own

Home Phone 111 111-1111

Cell Phone

Resided Since 07/01/2012

Mortgage Co./Landlord GUARANTY BANK

Mortgage Balance

Home Value

Monthly Payment 787

Previous

Address 1 110 FIRST ST

Address 2

Zip Code 75063

City IRVING

State TX

Resided From 03/15/2000 to 07/01/2012

Complete and fill all areas that are highlighted.

If the customer has lived at the current residence for less than 1 year, you must fill in the previous residence information. If they have lived there more than a year, it can be left blank.

A: If you forgot to update the customer's address on the first screen when you selected a customer profile, you can do so now by clicking on the action box and select "advanced customer settings"

OTHERWISE

**CLICK THE NEXT TAB
"EMPLOYMENT"**

FULL APPLICATION ACTIONS | CUSTOMER SETTINGS

STORIS - (LEARN96) Customer Settings

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Mail Help

Customer Code 630LWL935 JOHNNY TEST

General Point of Sale Receivables Advanced eSTORIS User Defined Settings

NAME

Business ☐

Prefix

First JOHNNY

Middle

Last Name TEST

Suffix

Contact Name

Referred By

ADDRESS

Line 1 7501 TWIZZLER TR

Line 2

Zip Code 75051

City GRAND PRAIRIE

State TX Texas

PHONE

Home 111 111-1111

Cell

Work

Ext.

EMAIL

Primary test@test.com

Other

TAX

Charge on Sales ☒

Charge National ☒

Id Number

Alternate ID

If you forgot to update the customer's address on the first screen when you selected a customer profile, you can do so here.

Here, you can update an existing customer's:

Name
Address
Phone Numbers
Email Address

If you already updated the customer's information, you can move along to the next tab, "Employment."

CLICK "SAVE" WHEN DONE TO CONTINUE TO APPLICATION

FULL APPLICATION EMPLOYMENT TAB

STORIS - (LEARN96) Credit Application Entry - Primary

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Help

Customer Number 630LWL935 Name JOHNNY TEST

Address 7501 TWIZZLER TR

GRAND PRAIRIE, TX 75051

Personal Residence Employment Reference Miscellaneous

Current

Status Employed / Self Employed

Job Title ACCOUNTANT

Employer THE TEST COMPANY

Address 1 222 TIGER WAY

Address 2

Zip Code 75030

City ROWLETT

State TX

Phone 972 666-6666

Employment Date 02/07/2007

Income 4000

Income Indicator ☒ Monthly ☐ Annually

Previous

Job Title

Employer

Address 1

Address 2

Zip Code

City

State

Phone

Employed from to

Complete and fill all areas that are highlighted.

If the customer has worked at their current job for less than one year, you must fill in the previous employment information. If they have worked there more than a year, it can be left blank.

CLICK THE NEXT TAB "REFERENCE"

FULL APPLICATION REFERENCE TAB

The screenshot shows the 'Reference' tab of the 'STORIS - (LEARN96) Credit Application Entry - Primary' window. The window has a menu bar (File, Edit, View, Options, Help) and a toolbar with icons for Save, Clear, Exit, Delete, Actions, and Help. The main form displays customer information: Customer Number 630LWL935, Name JOHNNY TEST, and Address 7501 TWIZZLER TR, GRAND PRAIRIE, TX 75051. Below this, there are tabs for Personal, Residence, Employment, Reference (selected), and Miscellaneous. The Reference tab contains fields for Name (TRACY TEST), Type (SISTER), Phone (214 777-7777), Address 1 (963 TRENCH BUCKET), Address 2, Zip Code (76011), City (ARLINGTON), and State (TX). A table at the bottom has columns for Name, Type, and Phone, but it is currently empty.

Please provide the information for one relative that does not live with the applicant (name, relation, phone number, and address).

The next tab "Miscellaneous" is only required for military personnel. The applicant will be asked for rank, ETS date, service completion date, and commanding officer contact information including their name and phone number.

Please note co-applicants will not be asked to complete the "miscellaneous" tab.

Always have the applicant(s) check all information to ensure it is correct!

**ONCE ALL TABS ARE COMPLETE
CLICK "SAVE"**

A box will appear saying
"Manual Review Required."
PRESS "OK"

FULL APPLICATION COMPLETING THE CREDIT APPLICATION

The screenshot shows the 'STORIS - (LEARN96) Finance Credit Application' window. The menu bar includes File, Edit, View, Options, and Help. The toolbar has icons for Continue, Clear, Exit, Delete, Actions, Mail, and Help. The form contains fields for Selling Store (630 THE DUMP DALLAS), Social Security # (999-12-3456), Customer Code (630LWL935), Customer Name (JOHNNY TEST), Customer Address 1, Customer Address 2, City/Town, State/Province, Zip Code/Postal Code, Salesperson, Finance Provider (7 HAYNES FINANCE COMPANY), Finance Type, and a Review Comment field. A 'QUESTION' dialog box is overlaid on the form, asking 'Print credit application?' with 'Yes' and 'No' buttons.

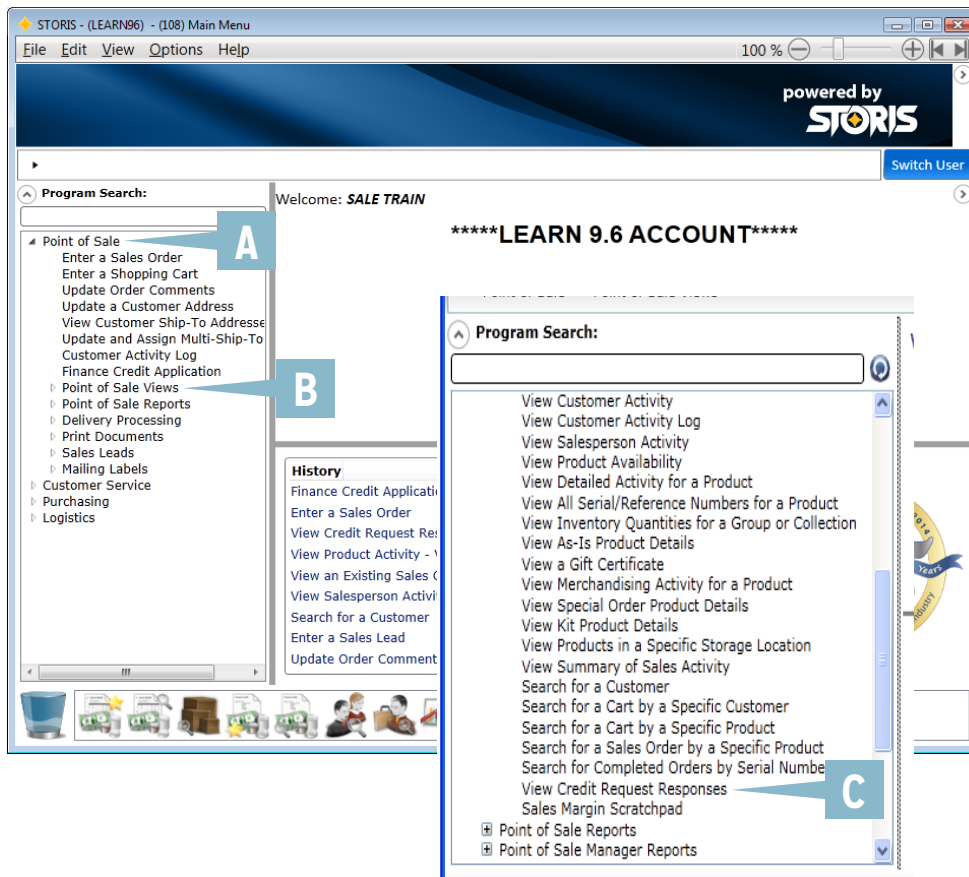
Upon completion, you will be prompted to print the application.

Click "Yes" and print two copies, one for the customer and one for us. **(Please make sure that it is signed;** by both applicants if joint)

You will then tell your customer that the underwriters will review the information and let us know their decision.

This is when you will take the printed application and Customer's ID to the business office. You will make a copy of the ID and hand everything to a business office associate. You will then return to your computer and check the decision made by HFA.

HFA'S RESPONSE



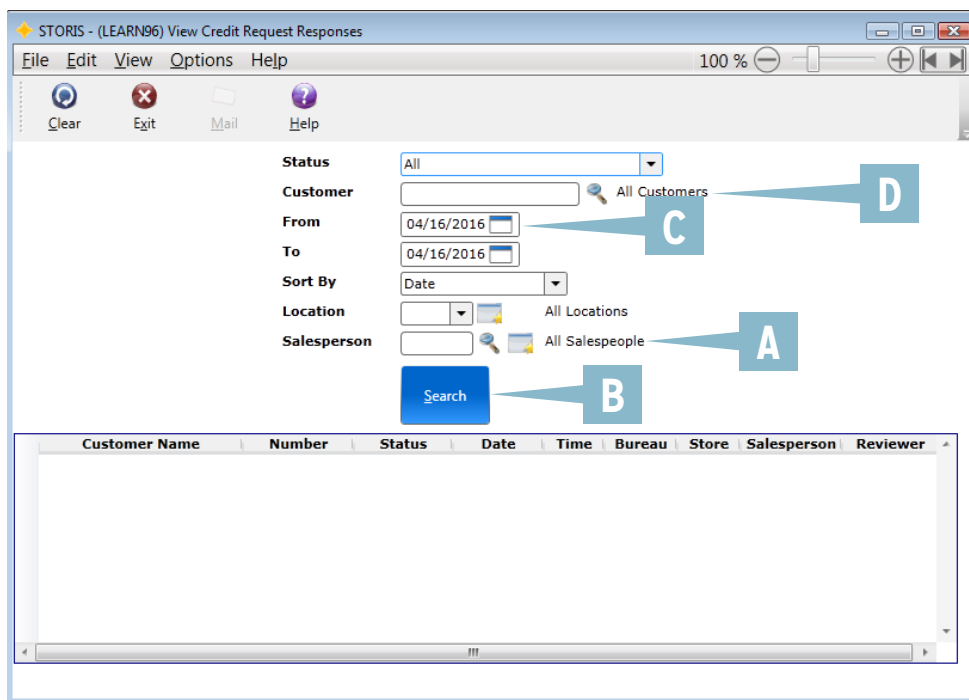
Go to the Main Menu in Storis

A: Double click "Point of Sale"

B: Double click "Point of Sale Views"

C: Double click "View Credit Request Responses"

VIEW CREDIT REQUEST RESPONSES



A: Type in your Sales ID

B: Click "Search"
(This will show you all credit apps that you've run today)

C: You can change the date to help you see credit apps you've run on a particular date.

D: You can also search for a specific customer.

VIEW CREDIT REQUEST RESPONSES

Clear Exit Mail Help

Status: All

Customer: All Customers

From: 04/16/2016

To: 04/16/2016

Sort By: Date

Location: All Locations

Salesperson: 6GB GENA BAKER

Search

Customer Name	Number	Status	Date	Time	Bureau	Store	Salesperson
TEST, JOHNNY	630LWL935	Review	04/16/2016	16:26	EXP	630	6GB

A: Double click on the customer you want to look at and you will be able to see the comment log and any further info needed.

CREDIT REQUEST RESULTS

STORIS - (LEARN96) Credit Request Review - Read-Only

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Mail Help

Sales Order

Number: 630LWL935

Total: 0.00

Deposit: 0.00

Requested

Plan: GRAND PRAIRIE TX 75051

Amount: 0.00

Customer

JOHNNY TEST

7501 TWIZZLER TR

Email: test@test.com

Credit

Social Security #: ***-**-3456

Limit: [X] [A]

Available: Open

Score: **** Credit Score ****

Review Status

Reviewer: []

Current: R

Reason: []

Print Letter

Actions

Update a Credit Application

View a Credit Report

Request a New Credit Report

Access Requests on Hold

Audit Request Activity

View an Existing Sales Order

Submit a New Credit Request

Customer Credit and Scoring Information

A&B: This will show the Level the Customer falls under and the amount they can finance.

C: By clicking on "Audit Request Activity", you can view any comments from the underwriter and make additional comments.

CREDIT REQUEST RESULTS

STORIS - (LEARN96) Audit Comments

File Edit View Options Help 100 %

Clear Exit Actions Mail Help

Customer Code 630LWL935 JOHNNY TEST

Credit Request 1005156

Update Comments

Comments

04/16/16 16:16:21 - SALE - FRAUD SHIELD INDICATOR=04 Inquiry SSN has not been issued

04/16/16 16:19:41 - SALE - Credit Request Created.
Custom Score Was Low.
Credit Report 914355 retrieved.
Credit Request Declined By Auto-decision Process.
DECLINE Level is below E.
Finance Plan L87 has been requested.

04/16/16 16:19:41 - SALE - Manually Entered Comments
TICKET IS \$3440, CAN PUT \$700 DP, CAN WE T12 \$2740?

04/16/16 16:27:05 - SALE - Credit Request Pending Review.

Send Output to S

Export Path

The comments section of the application shows the date and time stamps of any additions or changes to the application.

This includes manually entered comments from HFA and your own comments. Your comments are used to request a higher dollar amount, a higher plan, or to make appropriate comments about the Customer's financial situation.

CREDIT REQUEST RESULTS

STORIS - (LEARN96) Audit Comments

File Edit View Options Help 100 %

Clear Exit Actions Mail Help

Customer Code 630LWL935 JOHNNY TEST

Credit Request 1005156

Update Comments

Comments

04/16/16 16:16:21 - SALE - FRAUD SHIELD INDICATOR=04 Inquiry SSN has not been issued

04/16/16 16:19:41 - SALE - Credit Request Created.
Custom Score Was Low.
Credit Report 914355 retrieved.
Credit Request Declined By Auto-decision Process.
DECLINE Level is below E.
Finance Plan L87 has been requested.

04/16/16 16:19:41 - SALE - Manually Entered Comments
TICKET IS \$3440, CAN PUT \$700 DP, CAN WE T12 \$2740?

04/16/16 16:27:05 - SALE - Credit Request Pending Review.

Send Output to S

Export Path

STORIS - (LEARN96) TEXT ENTRY

File Edit View Options Help 100 %

Save Clear Delete Help

CUSTOMER WILLING TO PUT HALF DOWN, CAN WE FINANCE \$1720 ON A T12?

A: To add a comment, click on the "Update Comments" box and a text box will pop up. Add necessary comments.

B: Click on "Save" when finished and your comment will post.

STORIS - (LEARN96) Audit Comments

File Edit View Options Help 100 %

Clear Exit Actions Mail Help

Customer Code 630LWL935 JOHNNY TEST

Credit Request 1005156

Update Comments

Comments

04/16/16 16:16:21 - SALE - FRAUD SHIELD INDICATOR=04 Inquiry SSN has not been issued

04/16/16 16:19:41 - SALE - Credit Request Created.
Custom Score Was Low.
Credit Report 914355 retrieved.
Credit Request Declined By Auto-decision Process.
DECLINE Level is below E.
Finance Plan L87 has been requested.

04/16/16 16:19:41 - SALE - Manually Entered Comments
TICKET IS \$3440, CAN PUT \$700 DP, CAN WE T12 \$2740?

04/16/16 16:27:05 - SALE - Credit Request Pending Review.

04/16/16 16:43:40 - SALE - Manually Entered Comments
CUSTOMER WILLING TO PUT HALF DOWN, CAN WE FINANCE \$1720 ON A T12?

Send Output to S

Export Path

C: Exit twice.

You will be asked if you want to send this back for manual review, click "Yes". Remember application must be in conditional or hold to be able to do this. If not, go back to application (Finance Credit Application-FCA feature) and enter info on review comment line. You will be starting over at FCA if the inquiry is in either Approved or Declined status.

RECEIVING COMMENTS

STORIS - (LEARN96) Audit Comments

File Edit View Options Help 100 %

Clear Exit Actions Mail Help

Customer Code 630LWL935 JOHNNY TEST

Credit Request 1005167

Update Comments ☐

Comments

04/18/16 13:24:13 - SALE - FRAUD SHIELD INDICATOR=04 Inquiry SSN has not been issued

04/18/16 13:24:16 - SALE - Credit Request Created.
Credit Request Declined By Auto-decision Process.
DECLINE Level is below E.
Finance Plan T12 has been requested.

04/18/16 13:24:22 - SALE - Credit Request Pending Review.

04/18/16 13:24:36 - JPG - Credit Request Reviewed.

04/18/16 13:26:15 - SALE - Manually Entered Comments
TICKET IS \$3440, CAN PUT \$700 DP, CAN WE T12 \$2740?

04/18/16 13:26:52 - JPG - Credit Request Reviewed.

04/18/16 13:28:08 - SALE - Manually Entered Comments
CUSTOMER IS WILLING TO PUT HALF DOWN, CAN WE
FINANCE \$1720 ON A T12?

04/18/16 13:28:31 - JPG - Credit Request Reviewed.

04/18/16 13:29:22 - JPG - Manually Entered Comments
OK \$3440 SALE WITH 50% REQUIRED DP, T12 OR 149.

04/18/16 13:31:07 - JPG - Review Status changed from R to A.

Send Output to S

Export Path

The underwriter will receive your request and come back with an answer or offer that best suits our company and our customer. Be careful when reading comments because HFA could be asking for more information i.e. “need POI and POR” (proof of income and proof of residency). Communicate with your customer what our finance team is asking for or offering and once approved, you can move forward with a sale!

INTERPRETING COMMENTS FROM HFA

Here are some common comments from underwriters:

- “OK, SEND TICKET” – go ahead and write a ticket with the plan/amount you requested.
- “FAX ID” – they are waiting to see the driver’s license. Application will be on hold until received. Give to business office to scan into DOMA.
- “NEED POI/POR” – they need Proof of Income and/or Proof of Residency. Application will be on hold until received.
- “CASH ONLY OR TRY PRG” – HFA is not able to extend credit at this time and does not recommend applying for TCS (based on TCS’s requirements). They are recommending a PRG application or cash sale only. No credit check required.
- “TRY ADDING A CO-APP” – applicant will need a qualified co-app in order to be considered for a better plan than originally qualified for.
- “W24 \$3000 W/ 30% DP” – this is saying that they will approve a higher plan but they will need a higher down payment
- “TRY ALTERNATE FINANCING SOURCES” – HFA cannot finance at this time, so they are recommending we try other sources offered in our stores (TCS, RMC, Gafco or PRG)

RECEIVING COMMENTS

STORIS - (LEARN96) Enter a Sales Order

File Edit View Options Help 100 %

Save Clear Exit Delete Actions Mail Help

Order Number 630LWL983 Available Credit OPEN

Step 1 - Customer Step 2 - Merchandise Step 3 - Payment

Subtotal \$ 3440.00

DISCOUNT

- Total \$ 0.00

Coupon

Code(s) \$ 0.00

Additional % \$ 0.00

CHARGES

+ Delivery \$ 0.00

+ Installation \$ 0.00

+ Fees/Miscellaneous \$ 0.00

+ Sales Tax \$ 283.80

Net Total \$ 3723.80

TENDERED

- Payments CASH \$ 2003.80

- Financing T12 \$

Balance Due \$ 1720.00

MARKETING

Code 1

Code 2

CUSTOMER

630LWL935
JOHNNY TEST
7501 TWIZZLER TR
GRAND PRAIRIE, TX 75051

Display Shipping Address

FINALIZE

Print Delivery Ticket

Print Pickup Ticket

Completion Type Not Available

A: Once you have determined the financing plan offered and the customer agrees, you will type that code into the Financing field and hit "TAB."

RECEIVING COMMENTS

STORIS - (LEARN96) Finance Credit Application

File Edit View Options Help 100 %

Continue Clear Exit Delete Actions Mail Help

Selling Store 630 630 THE DUMP DALLAS

Social Security #

Customer Code 630LWL935

Customer Name JOHNNY TEST

Customer Address 1 7501 TWIZZLER TR

Customer Address 2

City/Town GRAND PRAIRIE

State/Province TX

Zip Code/Postal Code 75051

Salesperson 6YM GREGORY MAKIN

Finance Provider 7 HAYNES FINANCE COMPANY

Finance Type M88 29.99% INTEREST-REVOLVING ACCOUNT

Review Comment

COPY OF ID AND SIGNED APP SENT TO DOMA TRY TCS

Once applicant has been declined from HFA they can apply to TCS, GAFCO, or RMC—three of our secondary finance resources. Have business office send signed application and copy of ID to DOMA.

A: Return to finance application (FCA) and enter into review comment line "Copy of ID and signed application sent to DOMA try TCS." All seven or eight pages of the application/contract must be scanned to DOMA along with the ID before HFCC will process a third party request

APPLYING FOR TCS/RMC/GAFCO

STORIS - (LEARN96) View Credit Request Responses

File Edit View Options Help 100 %

Clear Exit Mail Help

Status: All
Customer: 630LWL935 JOHNNY TEST
From: 07/26/2016
To: 07/26/2016
Sort By: Date
Location: 630 630 THE DUMP DALLAS
Salesperson: All Salespeople

Search

	Customer Name	Number	Status	Date	Time	Bureau	Store	Salesperson	Rev
▶	TEST, JOHNNY	630LWL935	Review	07/26/2016	15:47	EXP	630	6YM	
2	TEST, JOHNNY	630LWL935	Declined	07/26/2016	15:33	EXP	630	6YM	

Next go back to view credit request responses. Repeat the process of bringing up the customer's info and they should now have two inquiries.

A: Double click on the top one, which is the most recent.

STORIS - (LEARN96) Audit Comments

File Edit View Options Help 100 %

Clear Exit Actions Mail Help

Customer Code: 630LWL935 JOHNNY TEST
Credit Request: 1005351

Update Comments: ☐

Comments:

07/26/16 15:46:57 - GKM - FRAUD SHIELD INDICATOR=04 Inquiry SSN has not been issued
07/26/16 15:47:01 - GKM - Credit Request Created.
Credit Request Declined By Auto-decision Process.
DECLINE Level is below E.
Finance Plan M88 has been requested.
07/26/16 15:47:01 - GKM - Manually Entered Comments
COPY OF ID AND SIGNED APP SENT TO DOMA TRY TCS
07/26/16 15:47:56 - GKM - Credit Request Pending Review.
07/26/16 15:53:32 - MEK - Credit Request Reviewed.
07/26/16 15:54:05 - MEK - Manually Entered Comments
DOMA VERIFIED PROCESSING TCS

Send Output to: S
Export Path:

Our finance department will process the application online with TCS/RMC. You will typically get an approval or decline code shortly.

APPLYING FOR TCS/RMC/GAFCO

STORIS - (LEARN96) View Credit Request Responses

File Edit View Options Help 100 %

Clear Exit Mail Help

Status: All
 Customer: 630LWL935 JOHNNY TEST
 From: 07/26/2016
 To: 07/26/2016
 Sort By: Date
 Location: 630 630 THE DUMP DALLAS
 Salesperson: All Salespeople

A Search

	Customer Name	Number	Status	Date	Time	Bureau	Store	Salesperson	R
1	TEST, JOHNNY	630LWL935	Declined	07/26/2016	15:57	EXP	630	6YM	
2	TEST, JOHNNY	630LWL935	Declined	07/26/2016	15:33	EXP	630	6YM	

B

A: After about five minutes, click the search button and the status will change from review to declined (whether they are declined or approved it will always come up as declined due to our financing not approving the applicant.)

B: Double click on the newest inquiry again. It will bring up the approval or declined code.

STORIS - (LEARN96) Audit Comments

File Edit View Options Help 100 %

Clear Exit Actions Mail Help

Customer Code: 630LWL935 JOHNNY TEST
 Credit Request: 1005351
 Update Comments: ☐

Comments

07/26/16 15:46:57 - GKM - FRAUD SHIELD INDICATOR=04 Inquiry SSN has not been issued
 07/26/16 15:47:01 - GKM - Credit Request Created.
 Credit Request Declined By Auto-decision Process.
 DECLINE Level is below E.
 Finance Plan M88 has been requested.
 07/26/16 15:47:01 - GKM - Manually Entered Comments
 COPY OF ID AND SIGNED APP SENT TO DOMA TRY TCS
 07/26/16 15:47:56 - GKM - Credit Request Pending Review.
 07/26/16 15:53:32 - MEK - Credit Request Reviewed.
 07/26/16 15:54:05 - MEK - Manually Entered Comments
 DOMA VERIFIED PROCESSING TCS
 07/26/16 15:56:36 - MEK - Manually Entered Comments
 TCS APPROVED FOR \$3500 REF #12340283048
 07/26/16 15:56:49 - MEK - Review Status changed from R to RI.
 07/26/16 15:57:47 - MEK - Credit Request Reviewed.
 07/26/16 15:57:55 - MEK - Review Status changed from RI to D.

A

Send Output to: S
 Export Path:

A: When approved or declined from TCS/RMC, a similar note will appear. If approved, go to business office once ticket is complete. An associate will apply payment code for these tickets. If declined, nothing else needs to be done as far as financing with Storis. Bring customer to a terminal to complete a Progressive application.

BUILDING CONFIDENCE HFA LEVELS

HFA LEVELS

- A) \$12,000 BEST AVAILABLE; F ACCOUNTS
- B) \$10,000 BEST AVAILABLE
- C) \$6,000 G12, G96, A99
- D) \$4,000 G06, G03, A14
- E) \$2,000 G87

INTEREST DEFERRED

- G60- 60 MONTHS INTEREST DEFERRED WITH A PAYMENT
- G48, G36, G24- PAID IN FULL IN TIME ALLOTTED
- G12- 12 MONTHS INTEREST DEFERRED; 32 TOTAL MONTHS; 21.9%
- G06, G03
- A99- 12 MONTHS INTEREST DEFERRED; 32 MONTHS 9.9%

INTEREST BEARING

- G96- 60 MONTHS, 9.9% APR; 21.9% AFTER
- A14- 32 MONTHS, 14.9% APR
- G87- 32 MONTHS, 21.9% APR

NO INTEREST, NO PAYMENTS

- F24- NO PAYMENTS 24 MOS; 21.9% AFTER
- F12, F36

TIDEWATER CREDIT SERVICES (TCS)

- Secondary lender
- 29.99% APR
- Payments 7.5% of unpaid balance or \$75, whichever is greater.

REGIONAL MANAGEMENT CORP (RMC)

- Secondary lender
- RMC 29.99% APR
- Minimum payments. Approval up to \$7500

PROGRESSIVE

- Secondary lender or if customer does not want to run credit check
- Progressive 2% multiplier
- Early buyout option 90 days same as cash with \$49 application fee.

FINANCING: YOUR KEY TO SUCCESS!

- Trainer: Sales manager
- Associate importance: Financing assists in closing tickets. All sales associates are graded in the 13-week report on financing. Financing almost always equates to a higher ticket (ex. avg. non-finance ticket is \$934 vs avg. financed ticket is \$2048, 119% increase, which equates to avg. increase of \$7488 in your pocket per year writing one extra financed sale per weekend). Financing will allow you to get your customer the most seamless and robust options. Builds repeat customers. You can receive an open to buy list. From this list you can call customers with open credit back into the store for other pieces they are looking for.
- 3.6% of our customers who walk through our doors apply for financing. Of this 3.6%, 23.8% of our sales are generated.
- Customer importance: Customer will be able to get what they want vs. what they need with some of the most favorable terms in the industry. HFA—our in house financing—will get our customers in most cases a better interest rate than most credit cards. This also allows our customers to use our company's money and frees up their money for them to use on other projects or keep it in the bank. It also allows them to get a little better quality. Co-applicant customers can use open credit without the co applicant being present. Customers giving email addresses will receive pre-approval letters after their account is paid off in good standing.

BUILDING CONFIDENCE TERMS & CATEGORIES

FURNITURE TERMS & CATEGORIES.

This product knowledge information is very important to our sales associates because the general furniture terms, styles, & construction types build confidence. Sales associates will be able to describe the FEATURES, ADVANTAGES and BENEFITS of each item the customer is interested in.

This information allows the sales associate to expertly inform the customer to make a good buying decision.

CONTENT

Basic product knowledge of furniture. Terms and explanations of styles, construction and techniques used in everyday furniture.

MATERIALS NEEDED

- Vendor Handouts
- Videos
- Training Classes

ASSESSMENT

- Periodic Product Knowledge Quizzes
- 30/60/90 Day
- 13-Week Report

BUILDING CONFIDENCE UPHOLSTERY FURNITURE

UPHOLSTERY FURNITURE STYLES



TRADITIONAL STYLE

- Old World
- French Provincial
- Queen Anne



MODERN STYLE

- Contemporary
- Mid-Century
- Retro



CASUAL STYLE

- Reclining
- Transitional
- Country Cottage

OUTSIDE STYLING ELEMENTS



CAMEL BACK

Upward curve in the center back, sweeping downward on each side. Found on more traditional or formal furniture.



CHANNEL BACK

Continuous groove or channels, created by stitching, giving the appearance of individual cushions. Found on contemporary or traditional styled sofas.



SCATTER BACK

Features an array of cushions and pillows across the back that can be moved and rearranged.

OUTSIDE STYLING ELEMENTS



SKIRTED BASE, TRACK ARMS, BOXED-CUSHION WITH WELTS

Skirt cloth facing hangs from the bottom edge across front, sides and back of an upholstered sofa. Box-cushion is designed to fit between the arms of a sofa, and a Track arm has a flat-square design. Contrast-Welts designed to accent the lines.



UPHOLSTERED BASE, ROLL ARMS, T-CUSHION WITH NAIL HEADS

Upholstered base with Nail head around base. T-cushion designed to fit around the arm of the sofa. Rolled arms that curve over and outward from the seat.



WOOD BASE, FLARED ARM

Flared arms are flared outward from side of the sofa. The wood base/trim accentuates and generally follows the silhouette of the frame. These trims can be curved, straight, carved, or smooth.

BUILDING CONFIDENCE MOTION & RECLINING

MOTION & RECLINING FURNITURE

Furniture-Motion furniture can be configured in multiple variations. This information allows the sales associate to expertly inform the customer to make a good buying decision.

- Manual - with handle, rip cord pull, and lever pull
- Power reclining & with power adjustable headrest
- Rocker recliner & with power
- Glider recliner & with Swivel
- Lay back recliner-7-10in from wall. Or Wall Hugger-2-4in from wall Heart healthy.
- Highleg recliner-Pushback recliner looks like standard chair
- Lift Chair-Power lift & recliner
- Dual reclining Sofa with console- cupholders/storage
- Modular sectional-individual pieces that connect together to make 1 large sofa
- Wedge-curved corner on sectional

FABRICS & FIBERS

Fibers are broken into two separate groups: synthetic and natural. Synthetic fibers are Nylon, Acrylic, Polyester, and Olefin. Natural fibers are Rayon and Cotton. An easy way to remember the six fibers is to use the acronym N.A.P.R.O.C.

MICROFIBER/POLYESTER

Polyester fibers can be produced with a semi-bright to dull sheen and crisp feel. Fabrics drape well and are remarkably resistant to wrinkling. This fiber is very strong, durable, and has good resistance to abrasive wear. It resists deterioration when exposed to mildew and sunlight.

COTTON/ LINEN

Cotton dyes well, prints and takes special finishes well. Cotton is strong, versatile, and durable. It has excellent resistance to static electricity. Linen is 30% stronger than cotton. Has high moisture absorbency, Hypo allergenic, and Highly breathable. Linen is a structurally sound fiber, so products keep their shape.

ACRYLIC/OLEFIN

Acrylic has a soft, wooly, natural feel and is often used to create plush velvet looks. It is lightweight and dyes well. Acrylic fabrics can be shape retentive, resilient, quick drying, and are resistant to sunlight, oil fading and mildew. Olefin is resistant to moisture, mildew and fading. This light and highly durable fiber almost equals nylon for strength and has remarkable resistance to abrasion.

BUILDING CONFIDENCE LEATHERS

LEATHERS

Leather is a natural material whose beauty is enhanced by unique varying grain patterns and the subtleties of color and texture created by dyes and finishes. With time and use, leather products will mature and darken, giving them a rich patina. As a result of the quality of leather we feature on our furniture, top-grain leathers will often have the following characteristics:

Healed scars and scratches- From contact with fences, trees and the elements. Aniline leather is a natural product and no effort is made to hide the varied texture.

Depth of Color and Shading- Transparent colors are similar to wood stain, allowing for variations of shades within the same color. Natural Wrinkles and Grain Pattern-Different sections of each have a unique appearance. A full-size sofa utilizes 3-4 whole hides.

LEATHER GRADES

TOP-GRAIN LEATHER

Only the outer portion of the hide is used for Top-Grain leather. The leather may be naturally smooth or wrinkled and will show all the natural markings, brands and scars. The tanned hides are soaked in translucent dyes, which permeate the leather to accentuate its natural and unique beauty. These leathers can be cleaned and conditioned to ensure they keep their luxurious feel.

FULL ANILINE LEATHER

Full Aniline leather is made from Full Top Grain selection, meaning only the top 10% of hides are used for this leather. Transparent coloring with micro pigments provides beautiful depth of color, allowing the natural surface characteristics to be visible. All Aniline leathers have natural grain, not man made. As a result, this leather will display healed scars and scratches, variations in color and shading, natural wrinkles and grain pattern.

CORRECTED GRAIN LEATHER

Some leathers require correction of the natural grain as a result of the amount of healed scars or other surface defects. Corrected grain leathers receive a light buffing to remove such defects and a new grain is manually embossed into the leather surface. The leather surface then receives additional dyes, pigmentation for color consistency, and/or a protective top coat finish. This correction of leather grain changes the feel of the leathers generally improves the durability and decreases the amount preventive maintenance required.

Leather outlasts fabric 4 to 1, having an exceptionally long useful life. Comes in a wide variety of colors. Fits into any style category. Is a practical material for any lifestyle.

SPLIT HIDE LEATHER

Split hide leather is found below the top layer. It is less durable and has fewer natural markings, but is also less expensive. Split hides will be found on the outside side and back panels.

BONDED LEATHER

Bonded Leather is not actual leather. While it does contain leather fibers, it is made up of other substances, including polyurethane and adhesive. Bonded leather is made so that it has the look of real leather, without the cost of genuine leather.

DURALUX/LEATHER GEL

Leather Gel is a fabric. It is made up of 85% polyester and 15% polyurethane. Leather Gel is flexible, durable, and breathable. It simulates the look and feel of leather without the leather cost. It is designed to be wear abrasive, easily cleanable without the cracking and peeling of bonded leather.

BUILDING CONFIDENCE CONSTRUCTION TERMS

Most of our competitors don't even offer this type of quality. Haynes and The Dump sell higher quality products at half the price.



- French Dovetail
- Corner Blocking
- Sealed Drawer Interior
- Full extension ball bearing drawer glides

ENGLISH DOVETAIL DRAWERS

Dovetail drawers are considered a sign of quality, a hallmark of solid construction, and are generally recommended for anyone in the market for cabinets. But why such high praise?

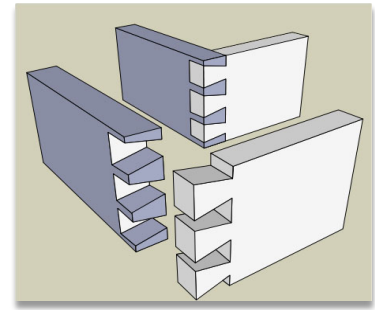
The dovetail joint that hold the sides of the drawer together consists of interlocking “tails” on one side and “pins” on the other, cut at precise angles that fit tightly together.

Some cabinets come with drawers that are stapled and glued together. This saves money, but does not provide good value, because these joints break down with everyday use.

A classic dovetail drawer is made with solid wood and has the drawer glides under mounted rather than exposed on the sides, which better protects the glides from wear and tear.

Sometimes, the drawer glides are mounted on the sides, or materials such as particleboard or medium density fiberboard (MDF) may be used. But the standard of quality craftsmanship is still a solid wood dovetail drawer.

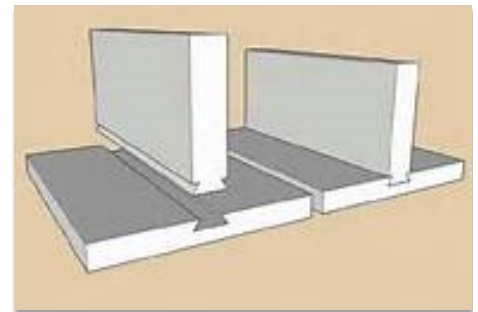
So what’s so great about dovetail drawers? They’re a sign of superior craftsmanship that will stand up to the bumps and bangs of life. By choosing dovetail drawers, you’re ensuring that your cabinets will remain beautiful and will stand the test of time.



FRENCH DOVETAIL DRAWERS

This technique is based on cutting out a slat in the middle of a board and also a corresponding piece of wood that can slide into the middle cutout

Most commonly seen on unique styles of curved drawers.



CORNER BLOCKING AND DRAWER INTERIORS

- Corner blocking is placed at all intersecting right angles, ensuring that the drawer box will stay square and eliminate binding.
- Drawer Interior-The interior of the drawer should be finely sanded and sealed. This will eliminate the possibility of splintering and snagging of clothing.
- Some drawer boxes are velvet lined for jewelry.
- Often bottom drawers are cedar drawers which is a naturally fresh, clean, pleasant smelling wood. Repels moths, silverfish and other insects. Resists mildew, mold and mustiness.



FULL EXTENSION BALL BEARING DRAWER GLIDES

Drawer extensions allow the drawer to fully extend. Stainless steel ball bearings are more durable and increase ease of use. Safer because the drawers don’t fall out on your feet.

SPRING SYSTEM



SINUOUS SPRING SYSTEM

They are made from “S”-shaped wires, known as no-sag springs. Most common spring for upholstery furniture.



NYLON WEBBING

Both strong and flexible and used in many leather collections. The material is conforming and has elasticity that provides great support.



8 WAY HAND-TIED

Is an age-old construction technique that is only found in the finest upholstered furniture. This is a handcrafted process that has been passed down through generations. It is an art which takes time and practice to create such a premium support system. Provides a very balanced sit.

CUSHION CONSTRUCTIONS ENCASED IN FABRIC

POLYURETHANE CUSHION

High resiliency polyurethane foam that provides durability, support and comfort. Cushion is wrapped in soft polyester fiber, providing additional comfort. These cushions are found in the good and better products.

INNERSPRING CUSHIONS

Similar in construction to a polyurethane cushion. The difference is the foam core that has been replaced with coil springs. Cores are pocketed in fabric, surrounded by foam. These cushions are found in better products.

INNER SPRING DOWN CUSHION

Contain a high density foam core or individually wrapped coil springs encased in high-resiliency foam. The cushion is wrapped with a thick layer of ultra-soft blendown, a “blanket” of down, polyester fiber and feathers encased in fabric. Springs are pocketed and surrounded by foam then encased with down feathers and wrapped in a ticking cover. These cushions are found in the best products.

FRAME CONSTRUCTION & FURNITURE PADDING

- Hardwood and engineered lumber for strength.
- Air or kiln dried to prevent cracking and splitting
- Joined together with wooden dowels and screws or Mortise and Tenon joints for strength and stability.
- The way a frame is padded affects both its comfort and durability.
- Proper padding prevents the upholstery fabric from coming into direct contact with the wooden frame.
- Padding prevents abrasion, which could lead to premature wear of upholstery.

BUILDING CONFIDENCE SOLID WOOD VS. VENEER

Many furniture companies are now using a combination of wood veneer and solid wood to create standout pieces that will last much longer than wood veneer on its own. Solid wood is more expensive, heavy and does not bend easily, but its benefits make it the right choice for the customer who is looking to go the distance with a gorgeous investment.

SOLID WOOD

- Solid wood is prominent with certain styles.
- Solid woods range in price based on types of wood and construction.
- In comparison to wood veneer, solid wood has proven its ability to stand the test of time, remaining sturdy and timelessly beautiful.
- How your furniture is constructed is also a great way to know if you are purchasing solid wood. Check for woodworking joints like dovetailing, doweling, butterfly joints, or mortise and tenon connections. These are the best signs of quality and are very common techniques in solid wood furniture construction.

VENEERS

- A veneer is a thin slice of high-quality, exotic or somehow desirable material – in this case, wood – applied to the visible surface of a less desirable, less expensive, or more structurally sound material.
- Veneers make a wider range of exotic wood types (including maple burls, tiger maple and ebony) possible at better price points. Wood veneer also allows for more grain options than solid wood, because many exotic woods are simply too unstable or inconsistent to be crafted as solid wood. Intricate patterns and decorative overlays also come to mind when picturing the perfect piece of wood veneer.
- A great use of veneer construction is on flat, panel-like parts of case structures. For cabinets, doors, and furniture, veneers are often made from rare or expensive woods that are typically glued onto less appealing materials which makes the better looking piece more affordable.

BUILDING CONFIDENCE YOUTH FURNITURE BASICS

THE 4 “S”s

- SLEEP
- STORAGE
- STUDY
- SAFETY

Sleep: Bunkbeds, twin beds, full size beds-rails often have a high and low setting. Sometimes require bunkie boards or slat rolls. Bed styles can be bookcase headboard, loft bed, & canopy bed

Storage: These styles can be captain's bed (drawers under rails), trundle (with mattress or storage dividers), chest with stairs or loft base chest. Toy boxes, game stations, and/or media chest.

Study: Integrated desks, hutches, & chairs

Safety: All of our youth furniture meets or exceeds federal safety guidelines.

BUILDING CONFIDENCE HOW TO READ A SKU

SKU NUMBERS

Our sku numbers are broken down by vendor, style, piece and color.

EXAMPLE: 0756(NATUZZI),B757(FRAME), 064(SOFA), 01(WHITE)

Vendor: the first 4 numbers are the vendor identification. i.e. 1015, 0677, 0756

Style: The next 3-5 numbers and/or letters identify and separate one frame from a particular vendor from another. i.e. 0896838, 0896875, 0896751

Piece: Sofa, loveseat, chair, chaise, ottoman, etc. This an important number group that identifies the exact piece.

Color: The last group of numbers represent the color. (01, 02, 03-brown, tan, red)
Make sure you have the right color option going to the customer's home.

BUILDING CONFIDENCE ASSESSMENT TEST

FURNITURE TERMS & CATEGORIES ASSESSMENT TEST

PART 1 LEATHER

1. What is the difference between top-grain leather & splits?
2. What is the difference between bonded leather & leather gel?
3. When should we mention our GBS plan?

PART 2 FABRICS

1. Can you name 3 types of fabrics?
2. What are 3 advantages of microfiber?

PART 3 STYLES

1. Can you name 3 types of arm styles?
2. What is the difference between a contemporary sofa & a traditional sofa?
3. What are 3 different kinds of recliners?
4. Can You find the vendor number, style number, & frame number on 3 of your favorite pieces of furniture, in Storisz

PART 4 CONSTRUCTION

1. What is English dovetail?
2. What are benefits of drawer glides?
3. Can you find 3 sets of dressers with dovetail drawers, corner supports and rails? Can you find 3 without these features?
4. What are the pro's and con's of a down blend cushion and a standard cushion?
5. What are 3 advantages of Veneer?

PART 5 STYLES

1. Can you describe what type of sofa is pictured to the right?
2. Which spring system is considered a premium support system?
3. What are 3 ways you can build a recliner?
4. Name a good cushion, a better cushion, and a best cushion.



BUILDING CONFIDENCE TOOLS

KEEP IT SIMPLE

- COMPUTER: STORIS SYSTEM
- PEN
- TAPE MEASURE
- SOLD TAGS
- GBS PAMPHLETS/CERTIFICATES

TICKET WRITING

ASSOCIATE _____

DATE _____

NAME OF TESTER _____

STORE _____

TIME STARTED: ____:____

TIME FINISHED: ____:____

TOTAL TIME: ____ MINUTES

Using the following SKUs, write a sales ticket in which your customer is buying a bedroom and mattress, a pad and Protect-All. The bedroom is priced at \$1999 for the bed, dresser and mirror, and the mattress set is \$999. The nightstand is in Nail Down status on the floor.

0136188444	HEADBOARD
0136188445	FOOTBOARD
0136188446	RAILS
0136188453	DRESSER
0136188462	MIRROR
0136188450	NIGHTSTAND (FROM FLOOR)
08848633DM	MATTRESS
08848643ESZ	(2) BOXES
0399M03AWFQ	BED PAD

CUSTOMER WANTS PROTECT-ALL FOR BEDROOM PCS

OBJECTIVE: Cover Line Comments for inspection As-Is item coming from the floor, Group Pricing for the bedroom (not including the nightstand) and the mattress and boxes, a price change for the bedroom group, and the inclusion of Protect-All for the case goods.

Was the associate able to recognize the nightstand as AS-IS, click on the as-is box and assign a serial number?

Was the associate able to find the line comments function in “actions” and use the inspection nomenclature?

Was the associate able to, after typing in the SKUs, get to and use the group pricing screen?

Was the sales associate able to separate and appropriately assign the bedroom, nightstand, mattress, bed pad and protect-all into groups?

Did associate change prices of groups as needed?

Associate recommended for
retention?
BASED ON TICKET WRITING ABILITY

Did associate leave the group pricing screen by clicking on “save”?

☐ YES

☐ NO

FINANCING

ASSOCIATE _____

DATE _____

NAME OF TESTER _____

STORE _____

TIME STARTED: ____:____ TIME FINISHED: ____:____ TOTAL TIME: ____ MINUTES

OBJECTIVE: Cover financing a new customer in Storis using the long application, printing the application, and explaining the appropriate plan. Financing will be a large part of an associate's business during a weekend. Knowing how to navigate and explain our financing will be vital the associates' success.

THE ASSOCIATE WILL BE GIVEN A NEW CUSTOMER, HIS/HER NAME, ADDRESS, SOCIAL SECURITY NUMBER, ETC.

Was the associate able to input the customer's social security, name & address, and move to the next screen?

Was the associate able to input the second screen information and roll into a full application?

Did the associate make appropriate comments to facilitate an answer?

In the full application, was the associate able to navigate through the tabs of information and print the application?

Can the sales associate find the applicant in "view credit application responses" and see the level the applicant is approved for?

Can the associate explain how to apply the customer number and appropriate plan to a sales ticket?

5 things to go over with the customer:

- I'll make a copy of your ID.
- Gotta make sure you have a job.
- I'm going to run your credit through Experian.
- I'm going to print out permission to do this.
- I'm going to ask you for your signature so we can process your application

Associate recommended for retention?
BASED ON TICKET FINANCING ABILITY

☐ YES☐ NO

SALES ASSOCIATE WEEKLY GOAL SHEET

WEEK 1 GOALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____

WEEK 1 ACTUALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____

WEEK 2 GOALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____

WEEK 2 ACTUALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____

WEEK 3 GOALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____

WEEK 3 ACTUALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____

WEEK 4 GOALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____

WEEK 4 ACTUALS

TOTAL SALES \$ _____	TOTAL CREDIT APPLICATIONS _____
TOTAL GBS % _____	TOTAL GBS \$ _____
NUMBER OF SALES ENCOUNTERS _____	NUMBER OF SALES LEADS _____



PROPER GOAL SETTING TIPS:

1. Make goals that are attainable. Look to grow, not be a superstar on day one.
2. Make Goals that are measureable. Come up with numbers that you can count or measure.
3. Track your goal attainment. If you NEVER measure your attainment of goals, you never truly understand where you need to focus.
4. Look to increase your goals AND your attainment each week.
5. Understand the relationship between encounters and sales. There is a direct correlation between working with customers and total sales made. The more people you talk with, the more you will sell.
6. Focus on the foundations: GBS and HFA are the building blocks of profitable sales volume and income generation. Do not let these get away from you! Set goals for Financing and GBS- and achieve them!

CUSTOMER ENCOUNTER PERFORMANCE SCORECARD

CHECK ALL THAT APPLY: ☐ SALE MADE ☐ CUSTOMER WALKED
☐ CUSTOMER ENGAGEMENT ☐ INFORMATION GATHERING ☐ PRODUCT PRESENTATION ☐ CLOSE ☐ SETTING EXPECTATION

☐ PROTECT ALL/GBS	NOTES _____	NAME _____
☐ CREDIT APPLICATION	_____	PHONE _____
☐ DELIVERY CONFIRMED/ SCHEDULED	_____	EMAIL _____
☐ LINE COMMENTS	_____	ADDRESS _____
☐ STORIS SALES LEAD	_____	CITY _____
		ZIPCODE _____

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☐ LINE COMMENTS	_____	ADDRESS _____
☐ STORIS SALES LEAD	_____	CITY _____
		ZIPCODE _____

BUILDING CONFIDENCE COMPETITIVE SHOPPING

LOCATION _____

NAME _____

DATE SHOPPED _____

COMPETITOR SHOPPED _____

STORE VISUAL/DISPLAY

How was the outward appearance of this store?

Storefront, parking, etc.

1 2 3 4 5
VERY APPEALING ☐ ☐ ☐ ☐ ☐ NOT APPEALING

External Store Signage

1 2 3 4 5
VERY APPEALING ☐ ☐ ☐ ☐ ☐ NOT APPEALING

How well was the product displayed?

1 2 3 4 5
Beautifully Displayed ☐ ☐ ☐ ☐ ☐ Poorly Displayed

Were displays customer friendly?

1 2 3 4 5
Very Customer Friendly ☐ ☐ ☐ ☐ ☐ Not Friendly at All

How was the cleanliness of the store?

1 2 3 4 5
Extremely Clean ☐ ☐ ☐ ☐ ☐ Extremely Dirty

How was the in-store signage?

Overall Signage - NOT PRICE TAGS

- ☐ Very Well Done
- ☐ Adequate
- ☐ Too Much or Intrusive
- ☐ None to Speak of

Price Tags (Check all that apply)

- ☐ Prominently Displayed
- ☐ Easily Understood
- ☐ Large
- ☐ Small
- ☐ Hard to Find
- ☐ Confusing
- ☐ Needed Associate to Explain

What are your overall thoughts on the visual aesthetics of the store? Anything you loved or hated?

BUILDING CONFIDENCE COMPETITIVE SHOPPING

STAFF

How quickly were you greeted?

- ☐ Immediately
- ☐ Two Minutes
- ☐ Five Minutes
- ☐ Ten Minutes
- ☐ Eventually Greeted
- ☐ Never Greeted

How was their staff?

	GREAT	GOOD	NEUTRAL	BAD	TERRIBLE	N/A
APPEARANCE	☐	☐	☐	☐	☐	☐
ATTITUDE	☐	☐	☐	☐	☐	☐
SALES TECHNIQUE	☐	☐	☐	☐	☐	☐
PRODUCT KNOWLEDGE	☐	☐	☐	☐	☐	☐

How many sales associates did you see?

- ☐ 1-10
- ☐ 11-20
- ☐ 21-30
- ☐ 31 or More
- ☐ Other:

What type of sales techniques did they use? Should we use these techniques?

What was your overall impression of the sales staff?

[illegible][illegible]

PRODUCT SELECTION

What categories (if any) do you feel meet or beat your store?

- ☐ Bedding
- ☐ Rugs
- ☐ Master Bedroom
- ☐ Youth
- ☐ Formal Dining
- ☐ Dinette
- ☐ Leather
- ☐ Upholstery
- ☐ Emporium/Lifestyle
- ☐ Motion
- ☐ Accessories
- ☐ Other:

Please explain your selections on the previous question.

What vendors/products that we carry did you see?

Day 8

- 9:00_{AM} 1. Go Over Homework
 2. Storis Practice - HFA & Tickets
- 11:00_{AM} 3. Roleplay - Closing the Sale
- 12:00_{PM} - LUNCH
- 1:00_{PM} 4. Merchandise & Product Knowledge - Bedding
- 3:00_{PM} 5. Roleplay - Features & Benefits
- 4:00_{PM} 6. Proficiency Test #2 - Advanced Ticket
 & Financing Application

Day 9

- 9:00_{AM} 1. Merchandise \$ Product Knowledge Casegoods
- 10:00_{AM} 2. Roleplay - Features & Benefits
- 11:00_{PM} 3. Storis Practice
- 12:00_{PM} - LUNCH
- 3:00_{PM} 4. Roleplay - Customer Engagement
- 4:00_{PM} 5. Prep for Friday

Day 10

9:00_{AM}

1. Attend Sales Meeting

1:00_{PM}

2. Monitored progress

-Review Tickets Written

