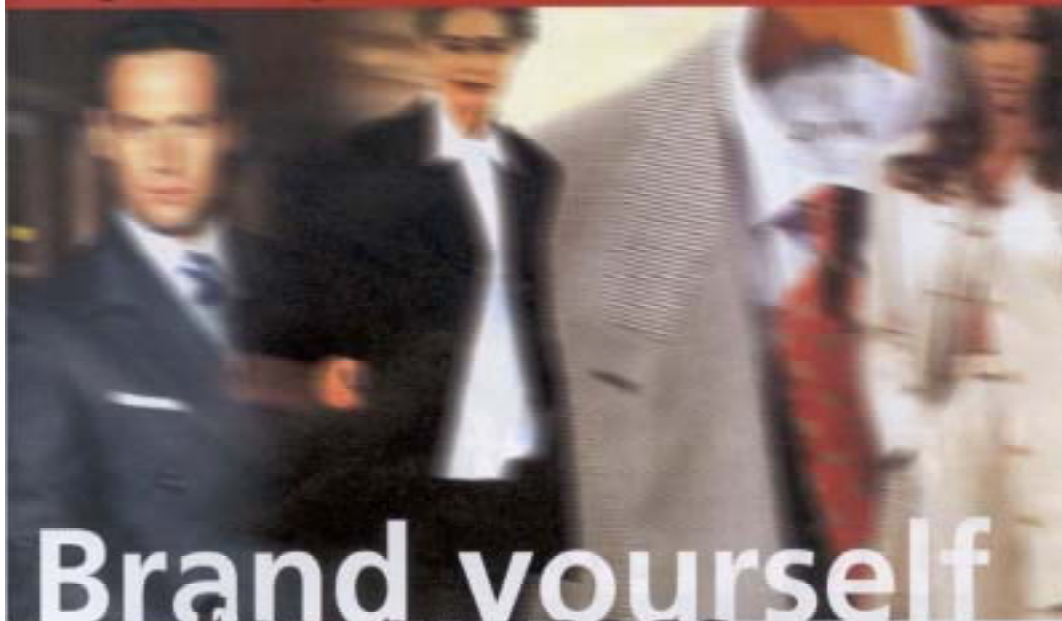


image management



Brand yourself for success

When was the last time you were given an independent, no-holds-barred view on the image you present to the world? As *Jon-Michail* writes, such insights can transform average mortgage brokers into loan-writing superstars

Trust, reliability, confidence and professionalism ... this is the image mortgage brokers should aim to present to every potential client they come in contact with. But does image really matter?

The answer is simple – yes. Swap shoes for a moment. Put yourself in the client's position and take a good look at yourself in the mirror. What do you see? Are you clean and wearing a nice, clean suit that is now shiny and thinning from being pressed at the dry-cleaners one too many times?

Stop there. Lesson one: such critical flaws in your physical appearance may, quite frankly, make you look somewhat akin to a pimp and definitely someone who, in a client's eyes, can't be trusted. Is this the kind of image you want to project when you enter a client's home and ask them to make a potentially lifelong commitment to a loan worth, say, well over \$400,000?

Obviously there is a lot more to the image business than simple advice on avoiding shiny suits. In many

ways, mortgage broking and image-making are very similar pursuits. Both encourage key performers to strive to improve their personal branding – that something extra, that human connection that can make or break a broker in the eyes of their clients. That's right ... personal branding ... or more broadly, human branding. In simple terms, such a process involves firstly imagining yourself as a powerful brand representing your most important product – you.

So wouldn't it be simple to conclude that, with a little effort, we should all be able to do the same in our own lives? Why can't we all enjoy the same performance improvements that some of the world's best known brands have experienced in recent decades? With a little know-how and some dedicated application, you too can achieve similar results on a personal level.

Attitude

The secret to each success is anchored

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very much on attitude. Before you embark on this journey to self-promotion, you need to develop and harness the right attitude. Then you

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can equip yourself with the skills necessary to both enhance your personal brand and to communicate it effectively with the people you come into contact with every day.

But is all this effort actually worth it? Absolutely. Some of your clients will want to invest time or money with a person who looks, sounds and "feels" like a cowboy. Brokers who present themselves in such an unprofessional way might win business from a narrow group of clients, but they are almost definitely cutting themselves off from the greater opportunities. Worse still, they are also presenting a poor image of their entire industry to the community.

Personal branding

Meanwhile, brokers who adopt a personal branding approach to both themselves and their businesses can feel confident that they can present to clients with influence and build stronger relationships. They know how to match their visual and verbal communications and will see the results translated into their bottom lines.

Stop and think for a moment. Why have your clients sought you out? Why did they choose you over all the

other mortgage brokers and finance companies cluttering phone books, newspapers, the internet and the airwaves? The reason is simple. Your clients are doing business with you because they see you as a credible expert: one who knows a lot about mortgages and who can tailor the right product for them.

Myths

Before I go any further ... let me blow away one of the most negative of urban myths. An important rule to remember when considering your personal branding is to never buy the myth that by dressing and presenting yourself well, customers will think you're making too much money. This

Remember ... First impressions are lasting

- Present an image of trust, reliability and professionalism to convince clients to do business with you
- Don't miss out on great opportunities through poor presentation
- Present yourself as a person of influence, to become more confident, build stronger relationships, and enhance your business opportunities
- People do business with you because you are a credible expert - so always be professional in your appearance
- Don't ever buy the myth that customers will think that you are making too much money if you dress and present yourself well
- Think of bankers, financiers and stockbrokers. Why do they dress so well? Because it builds an instant confidence between them and their clients
- Be guided by professional people who will give you objective opinions on your appearance ... not those who are more worried about hurting your feelings
- To get this right, seek advice from a Certified Image Professional who is trained to give such advice
- View your image in a holistic way. Develop everything about your approach to clients and your business to enjoy maximum results



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is an upper-class concept often promoted to the middle- and lower-class. It's a power thing, pumped by people who have little understanding of the importance of visual imagery. To escape this mindset, you first have to go back to basics.

Good presentation – to your clients,

companies spend a fortune on “re-branding” and corporate identities – designing new logos, stationery and the like – is that they are fundamentally afraid to focus on the human element. However, the critical advantage that you, as a mortgage broker, have is that your personal

themselves may need to look a little deeper to reveal the reason for this. Often this mental block is associated with past events. For example, perhaps they were bullied or mocked in the schoolyard years ago. It could be that they absorbed the criticism to the extent that it is still ingrained in them today.

Repackage yourself

Whatever such constraints might operate inside a person's head – and they are only constraints – if they can develop the right attitude, they can move on, repackage themselves and achieve the outcomes they have always been searching for.

A key part of this “re-packaging” is a concentrated effort to reinforce your confidence in yourself and the products and services you promote. The moment you get an upward shift in your self-esteem is the same moment that you will start selling more mortgages, attracting more referrals, and generating more leads.

However, changing a person's performance in the above areas can be a lot more complex than re-branding a corporation. The big shift, from a low-performer, to a self-confident high performer, involves looking at the total person and giving them access to objective opinions on how they present themselves to the world.

So-called experts

Let's face it... most people, at some stage in their lives, have been primarily guided by their mothers as to the way they dress and present themselves.

In adulthood, many men then have to face yet another barrage of advice on their dress sense from wives or girlfriends. However, many of these so-called “expert” advisors have little idea of specific requirements of personal presentation in a business environment.

Be careful of taking subjective opinions on your presentation. Don't fall into the trap of listening to people who give advice just for the sake of it. In business, you simply cannot afford to take a punt on this kind of advice.

Why? Because personal brand management, like all skills, must be learnt. And when you have learned this skill, you are able to be far more objective and achieve better results.

Costs, benefits
When I give clients an objective view of the way they present themselves, I do a cost-benefit analysis as to how the world sees that person. I weigh up the pros and cons of the choices they can make ... and present them



Jim Michal

clearly. What for example would the cost to your business be if you presented yourself to clients with tattoos, ear- and nose-rings? Perhaps you might need some guidance as to what attire might be more appropriate. This, however, does not need to be an expensive process. Those who are prepared to invest in the right mix of clothing, attitude and style will win more business and save themselves money in the long term.

Loyalty

Good packaging, like good personal presentation, creates trust and loyalty. Top brokers focus on refining their total approach. They wrap their visual, verbal and non-verbal presentation in a way that emanates a positive energy towards clients and colleagues. People who both present themselves well, and who deliver a great service can always expect to be well remunerated. Such clever image-makers accentuate the positive and camouflage the negative in ways that not only boost their self-confidence, but also deliver results.

So, the way you and your clients perceive you is, in many ways, your boarding pass to a journey of opportunity. Make the right choices and you'll find yourself on a first-class flight to future success. Ignore the signs and your flight path will undoubtedly be a lot more turbulent and uncomfortable.

Jim Michal, the author of *Life Branding*, is chief executive of Image Group International www.imagegroup.com.au

“Top brokers wrap their visual, verbal and non-verbal presentation in a way that emanates a positive energy towards clients and colleagues”

friends, family and, in fact, anyone – is all about clarity. If you present a confused image, one clouded by hesitation to detail, sloppiness and confusion, you will create a lot of hurdles for yourself that will hamper your ability to do business with a client.

However, achieving such clarity in your personal branding is not always an easy task. It takes time, focus and commitment.

Control

One of the reasons so many large

approach and connection with clients is one element that you have a large degree of control over. You are the chief executive of “Me Incorporated”. You are the centre of your universe. You are in control.

Unfortunately, some people risk losing out on a lot of deals, before they wake up to themselves and focus on personal branding as a means of success.

As I said earlier, personal branding is all about attitude. People with real issues on presenting

Polish your image – the dos and don'ts

External

- The body – a fit-looking body and good posture sends a positive message. Always carry your body with confidence.
- Hair – neat and well-presented works well.
- Avoid facial hair – unless it is for cultural/religious reasons or you are Richard Branson, of course.
- Cleanliness – the clean look works the best. Be aware of breath, body odour and personal grooming.
- Be aware of your mannerisms, gestures and facial expressions.

Facial Jewellery

- Women – earrings and/or a necklace are fine but other piercings are not recommended, unless for cultural/religious reasons.
- Men – a disaster, if worn at work.

Dress well

- Think quality, style and longevity.
- Avoid the latest fashion trends, unless you have an abundance of cash to splash. This is essential for anyone on a limited budget.
- Men: quality wool suit, pure silk tie, quality leather shoes.
- Women: quality wool or superfine microfibre suit and/or coordinated outfit, earrings, quality shoes and light “natural” make-up.

Internal image

- Develop your oral communication – voice, speaking style, etc. Remember it's not what you say but how you say it.
- Develop internal qualities that will affect your external presence.
- Build confidence by using positive self-talk to develop your rapport with others, charisma, warmth, and personal energy.
- Get the right advice from the start and your personal brand image will be an investment.
- Don't go overboard with any spending. Get the right advice and you will save much time, effort and money in the long-term.



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