

BUILDING YOUR BUSINESS PLAN: KEYS TO GROWTH AND PROFITABILITY

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UNLOCK YOUR POTENTIAL



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1. What is my desired income level?
2. Average commission per loan for the last 12 months
3. Number of funded loans required
(#1 divided by #2)
4. Average loan amount for past 12 months
5. What is my dollar closing goal?
(#3 x #4)
6. Funding to application % (should be a minimum of 80% - target of 95%)

Year	Month	Week	Day
<u>\$ 200,000</u>	<u>\$ 16,666</u>	<u>\$ 3,856</u>	<u>\$ 771</u>
<u>\$ 2,273</u>			
<u>88</u>	<u>7</u>		
<u>\$ 225k</u>			
<u>\$ 22.4m</u>			
<u>90 %</u>			



7. Calculate the number of applications I'll need to meet my funding goal (#3 divided by #6)

97

8.1

1.9

8. Prequalification to application conversion rate (should be minimum of 25% working toward 75% with DISC training)

60 %

9. Number of prequalifications required (#7 divided by #8)

161

13.5

3.1

.62

10. Refinance percentage in previous year?

5 %

11. Hourly wage (#1 divided by 2,080)

96.15



Step 2: MASTER THE DISCIPLINES

5 121s/week; BNI; 2 open house/
month; social media.

Personal Dev: 3 meetings/week;
MBS Hwy daily; 1 prof book/
month; 5x/week movement.

Monitor weekly activities: 6-8
green activities/week; ref parner
meetings; 2-3 apps/week.

Make President's Club club: \$18m

Create system/process for new
borrowers and utilize every time:
including sphere of influence of
other referral partners.

Tracking weekly; leads, TBDS,
penciled loans and closings.

Create system to drip on referral
partners; Consistent in process
and post closing f/u to clients and
agents: Daily.



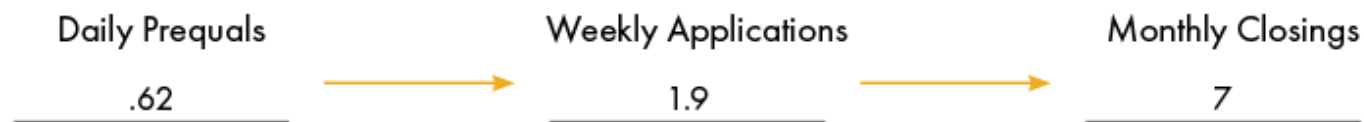
Step 3: IDENTIFY THE IMPROVEMENTS

What three to five projects will you implement next year that will change and enhance your business? Prioritize them and assign target completion dates. Record your projects below and then transfer them to your One-Page Simple Business Plan.

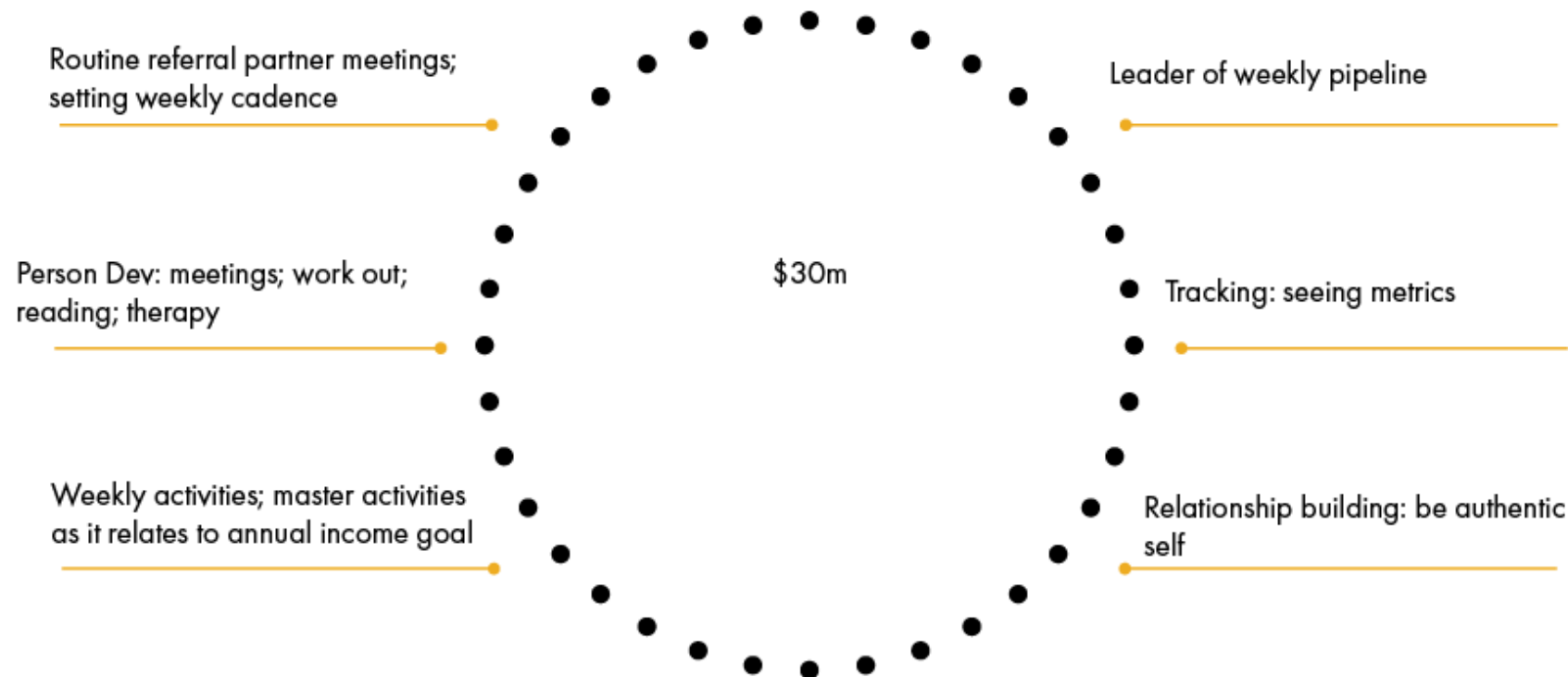
1.	Stamina/confidence to complete weekly activities consistently	June 2025
2.	More incoming communication (and referrals) from agents	March 2025
3.	Daily inputting of lead tracker & CRM update	Daily
4.	Spend time in guidelines and submit more loans (PTR decrease?)	March 2025
5.		



Step 1: KNOW YOUR NUMBERS



Step 2: MASTER THE DISCIPLINES



Step 3: IDENTIFY THE IMPROVEMENTS

Project List

1. Adding teammate in 2025
2. Increase personal tracking record by 80%
3. Master database use- prior client referrals
4. Deepen referral partner relationships
5. Identify and prioritize money-making activities

Target Date

June 2025

August 2025

March 2025

October 2025

January 2025





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QUESTIONS?



THANK YOU!



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