

# **Requirements for the New Sales Training Program: Omnichannel Sales Academy for BRAC Bank**

## **Executive Summary**

This document outlines the requirements for designing and implementing a best-in-class Sales Academy training program for BRAC Bank. The program is essential to support the rollout of an Omnichannel Sales Strategy, which aims to provide seamless customer experiences across physical branches, digital platforms, and agent networks. With a frontline workforce of 4,000 employees dispersed across Bangladesh—Dhaka (2,000 staff approx.), Chottogram (Approx. 400 staff), and relatively smaller, widely dispersed outlets in divisions like Sylhet, Rajshahi, Barishal, Khulna, and Rangpur (rest of the staff)—the training must address urban-rural divides, skill gaps, and the need for consistent, customer-centric selling.

The Sales Academy will equip staff with advanced skills in advisory selling, on-the-shelf-product knowledge, emotional intelligence, data-driven insights, and cross-channel integration to align all employees toward offering the "next best product" while ensuring utmost care and diligence. This requirements document is intended to solicit proposals from qualified consulting firms to collaborate on curriculum design, delivery methodologies, and implementation, leveraging global best practices tailored to Bangladesh's banking landscape.

Key goals include enhancing sales performance, improving customer satisfaction, and driving revenue growth through expanded lending and deposit mobilization in an Omnichannel Retail Banking environment.

## **1. Background and Current Landscape**

### **1.1 Bank Overview**

BRAC Bank operates in a dynamic economic environment in Bangladesh, with a strong urban and rural presence with its 191 Branches, 90+ Sub-Branched, 1100 Agent Outlets, 400+ ATM/CRM outlets, Digital platforms like Astha, CorpNet, BizPay and a fully equipped Call Center.

The bank has achieved record balance sheet growth along with strong P&L performance but faces challenges from potential digital-only; or hybrid channel owning competitors and rising demand for digital services in the economy.

### **Mission, Vision and Values**





## OUR MISSION

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Sustained growth in 'Small & Medium Enterprise' sector.

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Continuous low-cost deposit growth with controlled growth in Retained Assets.

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Corporate assets to be funded through self-liability mobilization.

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Growth in assets through syndications and investment in faster-growing sectors

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Continuous endeavor to increase fee-based income.

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Keep our debt charges at 2% to maintain a steady profitable growth.

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Achieve efficient synergies between the bank's branches, SME Unit Offices and BRAC field officers for delivery of remittance and the bank's other products and services.

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Manage various lines of business in a fully controlled environment with no compromise on service quality.

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Keep a diverse, far-flung team fully motivated and driven towards materializing the bank's vision into reality.

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## OUR VALUES

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BRAC Bank is an organization, where its values are at the core of every activity. As a values-based bank, it believes in 3P philosophy of People, Planet and Prosperity. It shares the Principles of Values-Based Banking which underpin all that the bank does.



### INTEGRITY

Manifesting the quality of being honest, exhibiting consistent behavioral traits guided by principals of morals and ethical code of conduct defined by the bank.

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### INNOVATION

It is an act or process of introducing new ideas, methods, devices or technologies aimed to get better results with less input.

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### INCLUSIVENESS

'*Inclusiveness*' means diverse mix of feelings, ideas, and people from all sections or society

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### CUSTOMER CENTRICITY

'*Customer Centricity*' means engaging with customer to provide any service and continuously enhancing customer experience.

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### EFFECTIVENESS

'*Effectiveness*' means producing an output expected by the stakeholders and also making an impact to the business.

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## 1.2 Key Challenges

- **Urban-Rural Divide:** Heavy concentration in Dhaka and Chottogram but increasing presence semi-urban and rural markets to cater to the rural customers, requiring digital integration for broader outreach.
- **Skill Gaps:** Current training faces challenge in areas like depth in interactive learning and cognitive re-enforcement, train the trainers roadmap, resilience in emotional capacity, objection handling, public speaking, crated sales speech, and leveraging data analytics. The performance of the Omnichannel Sales Strategy will be hinged towards the success of the regeneration of Sales Academy and help the bank achieve consultative selling capabilities.
- **Talent Retention:** Inadequate training contributes to low motivation, high turnover, and difficulty attracting young professionals in a competitive market.
- **Market Pressures:** Evolving customer needs for personalized, Omnichannel experiences; competition from fintechs; and the need to balance physical and digital channels.
- **Training Constraints:** Dispersed branches make scalable, consistent training challenging; lack of modularity also restricts wider coverage; and integration of new technologies for on-the-go learning is needed.

## 1.3 Need for OmniChannel Sales Strategy

The new strategy emphasizes:

- Seamless customer journeys across branches, digital apps, agent outlets, and online platforms.
- Alignment of all staff to prioritize customer obsession, personalized solutions, and "next best product" offerings.
- Use of data insights for targeted cross-selling/upselling, fostering trust, loyalty, and retention.

A comprehensive Sales Academy is required to bridge these gaps, transforming staff into resilient, customer-focused sales professionals.

## 2. Objectives of the Omnichannel Sales Academy

The program aims to deliver measurable improvements in employee capabilities and business outcomes. Primary objectives include:

### Retail Sales and Distribution Network



Objective	Description	Alignment to Strategy
<b>Enhance Sales Skills</b>	Develop advanced consultative selling, product knowledge, emotional intelligence, and objection handling to boost conversion rates and loan growth.	Supports "next best product" offerings and cross/up-selling.
<b>Improve Customer Engagement</b>	Train staff to deliver personalized, seamless experiences across omni-channels, using data analytics for insights.	Ensures customer loyalty, satisfaction, through crafted, segmental sales script.
<b>Boost Talent Retention and Motivation</b>	Provide career growth pathways, recognition, and confidence-building to reduce turnover and attract top talent.	Addresses competitive talent market in Bangladesh.
<b>Drive Business Impact</b>	Align with goals like expanding product offering, revenue growth, market share, and operational efficiency.	Contributes to Banking book growth.
<b>Ensure Scalability and Inclusivity</b>	Design for dispersed workforce, incorporating digital tools and inclusive topics (e.g., women's empowerment, financial inclusion).	Overcomes geographical challenges and promotes diversity.
<b>Sales Through Service (S2S) Skills</b>	Train in-bound call center staff to deliver outstanding service while identifying sales opportunities through a consultative approach. Build skills in upselling, cross-selling, product knowledge, and objection handling to boost conversions and customer satisfaction.	Convert service calls into sales, support "Next Best Product" offerings, drive business growth, and strengthen customer loyalty.
<b>Effective Tele-Sales Skills</b>	Equip tele sales staff with structured selling techniques, persuasive communication, and need-based pitching to maximize call effectiveness and sales conversion rates.	Increase tele sales productivity, support revenue growth and portfolio expansion, and build a sustainable sales culture aligned with the Bank's strategic priorities.

### Call Center and Virtual Banking

Focus	Objective
<b>Inbound Call Center</b>	Train the team to confidently turn service calls into sales opportunities by identifying customer needs and matching complementary products.
	Build capabilities in highlighting key benefits, asking engaging questions, and balancing service with proactive sales to support business growth
<b>Outbound Virtual Banking</b>	Equip the team with advanced cross-selling & upselling strategies, product pitching, objection handling, and follow-up etiquette so they can confidently approach targeted customers with any banking product.



	Develop their ability to o build confidence to balance sales effectiveness with professionalism, ultimately driving higher conversions, revenue growth, and portfolio expansion.
<b>Both Call Center &amp; Virtual Banking</b>	Call Script writing skill development for both inbound & outbound calls.
	Build AI based Role Play training contents (both for inbound and outbound) with assessment reports and recommendations.
	Post Call Analysis with assessment and recommendation
	Separate TTT programs for agent and supervisor level.

### 3. Scope and Target Audience

The proposal must contain a well-defined methodology showing direct mapping of the given objective and desired outcome. The methodology will have a major impact on the techno-functional scoring.

#### 3.1 Inclusions

- **Target Groups:** 200 selected trainers, who will act as trainer for 4,000 frontline staff.
- **Core Components:** Curriculum development, Train the Trainers, learning delivery methodologies, assessment tools and rating systems, certification programs, and ongoing evaluation.
- **Duration and Phases:** Initial rollout over 2 months, with foundational modules in Q3-Q4 2025. Secondary and Advanced level modules in Q1-Q2 2026, and continuous learning thereafter.
- **Integration:** Blend with existing systems like Learning Management Systems (LMS) for digital delivery (along with newer methods as prescribed by the consultant).

### 4. Curriculum Framework

The curriculum must be modular, progressive, and customizable. It should build from foundational to advanced levels, incorporating global best practices while adapting to local banking culture and regulatory context.

#### 4.1 Core Modules

Draw from the provided Sales Academy outline, structured across quarters:

Quarter	Focus Area	Key Modules	Learning Outcomes
<b>Q 3-4 2025</b>	Foundational Training	- Core products and customer interaction techniques.	Staff can handle sales/service interactions, assess



		- Principles of customer obsession and service excellence. - Emotional intelligence and relationship-building skills.	needs, and initiate cross-selling.
<b>Q1 2026</b>	Advanced Sales Initiatives	- Product knowledge enhancement and personalized sales. - Customer journey mapping across omni-channels. - Digital tools for engagement (e.g., analytics, CRM integration).	Improved consultative selling, data-driven strategies, and seamless channel integration.
<b>Q2 2026</b>	Strategic Sales Training	- Strategic account management and leadership. - Data analytics for sales strategies. - Embedding customer-centric culture.	Leadership-ready staff with skills for long-term retention and revenue growth.

## 4.2 Additional Elements

- **Inclusive Topics:** Modules on diversity, women's empowerment, financial inclusion, and rural outreach.
- **Skill-Specific Training:** Resilience, public speaking, objection handling, and compliance.
- **Assessment:** Pre/post-training evaluations, simulations (e.g., "Mock Branch") and certification.
- **Customization:** Tailor content for urban (Dhaka/Chottogram) vs. rural branches, based on the bank's segmentation map with emphasis on digital adoption in dispersed areas.

## 5. Training Delivery and Methodology

To address dispersion and cost constraints, adopt a blended approach:

Method	Description	Rationale
<b>Blended Learning</b>	Combine in-person workshops, online modules via LMS, and virtual sessions.	Scalable for dispersed branches; reduces travel costs.
<b>Coaching and Peer Feedback</b>	One-on-one coaching for skill gaps; peer systems like "Mock Branch" simulations.	Builds collaboration and on-the-job application.
<b>Train-the-Trainer Model</b>	Develop internal trainers for sustainability.	Cost-effective and ensures knowledge transfer.



<b>Digital Tools</b>	Use analytics platforms, mobile apps, and VR simulations for immersive learning.	Supports omni-channel strategy and rural access.
<b>Pilot Program</b>	Launch with a cohort (e.g., 100 staff from Dhaka) to test and refine.	Gathers feedback for iterative improvements.

- **Challenges to Address:** Ensure consistent quality across locations; accommodate varying staff experience; integrate with daily operations.

## 6. Implementation Timeline and Milestones

Phased rollout to minimize disruption:

Phase	Timeline	Key Milestones	Responsibilities
Assessment & Foundation	Month 1	Needs assessment; curriculum framework development; stakeholder workshops.	Consulting firm leads with BRAC Bank input.
Development & Pilot	Months 2-3	Module creation; pilot in select branches (e.g., Dhaka/ Chottogram); feedback collection.	Joint effort; integrate digital platforms.
Full Rollout & Growth	Months 4-6+	Nationwide deployment; certification launch; ongoing evaluation.	BRAC Bank manages post-pilot, with firm support for a specific period. The aim is to hand-hold till the Bank has the full capacity to run the Academy independently.

## 7. Expected Outcome and Metrics

Track Success through KPIs

Category	Metrics	Target
Sales Performance	Conversion rates; loan disbursements; cross-sell success.	30-40% improvement ins specific Sales KPI.
Customer Impact	Satisfaction scores (NPS); engagement levels; product adoption.	Increased loyalty and retention.
Employee Metrics	Turnover reduction; promotion rates; training completion.	15% lower turnover.
Business Alignment	Revenue growth; lending sales increase especially mortgage and complex products; market share.	Aligned to strategic goals.



Broader impacts: Enhanced brand equity, operational efficiency, and support for underserved populations.

## **8. Partnership Requirements for Consulting Firms**

BRAC Bank seeks partners with:

- Proven expertise in sales training for financial services, particularly in emerging markets.
- Preferably partnering with a local expert (individual or firm) in Bangladesh for cultural relevance (both the broader and organization wide) and Brac Bank's core values. Alternately, the partner can give a detailed plan of meeting the agenda in separate note in the proposal.
- Global insights adapted to local needs (e.g., Omnichannel in urban-rural contexts).
- Strong track record in curriculum design, system integration, sales training and performance tracking.
- Commitment to long-term partnership, including post-implementation support.

Proposals should include: Detailed approach, timelines, costs, team profiles, and case studies from similar projects done for a Bank or Financial Institute similar or bigger than the book size and scale of operations of Brac bank.

**Cost proposal should be based on the following:**

1. Coaching (Lecture, workshop, etc.) – should be quoted per session (consultant /trainer should suggest number of session and duration considering a total of 200 participants)
2. Training Syllabus and modality for bank's own conduction
3. Training Materials (Lectures, exercises, learning content – AV and interactive)
4. Case study, situational sales scripts and role-play scenarios
5. Assessment methodology



## 9. Requirement Breakdown for Channels/Stakeholders

Name of Vertical	Retail Direct	Branch Banking	Contact /Call Centre		Virtual Relationship Channel	
Average Age of Participants	37	37	Frontline 29: 90% of Participants Supervisor: 38: 10% of the Participants		Frontline 32: 90% of Participants Supervisor: 36: 10% of the Participants	
Participants Total Years of Experience	18% staff have less than 3 years of experience 25% staff have 3-5 years of experience 17% staff have 5-7 years of experience 40% staff have 7 & more years of experience	10% Staff are Fresh 20% staff have 1-3 years of experience 30% staff have 3-5 years of experience 30% staff have 5-7 years of experience 10% staff have 7 & more years of experience	Frontline  Avg. 4 years of experience	Supervisor  Avg. 7.5 years of experience	Frontline  Avg. 5.5 years of experience	Supervisor  Avg. 7 years of experience
Participants Years of Experience in Brac Bank	5.4	7.98	4.5	8	6	8
Designation/ Hierarchy	Junior to Mid-Level	Junior to Mid-Level	Junior	Mid	Junior	Mid
2 Challenges	1. Challenges in identifying the right prospects and effectively penetrating the market	1. Cultural shock for shifting from sales & service model to direct sales model.	1. Our inbound call center team has no prior experience in sales through service, they only focus on services. Their exposure to S2S scripts and tools is also minimal.		1. Our outbound/VRM team have very limited sales experience, mostly limited to products such as credit card balance build, digital personal loans, and small deposit products. Their exposure to sales scripts and tools is also minimal.	
	2. Absence of a defined customer engagement cycle – from opening to closing – causes	2. We are working with blending of three model in branch sales and	2. They lack skills in product pitching, cross-selling, upselling, creating urgency and objection handling.		2. They currently lack the advanced skills confidently pitch a wide range of banking products, identify “next	



	low impact and conversion rate	service: <b>High Touch – Hybrid – High Tech</b>		best product” opportunities, and handle customer objections effectively.
		Synchronization these three models with direct sales staff is challenging.		
<b>2 Expectations from the Training</b>	1. Start relationship with multiple PPC (Product/Customer)	1. Development towards topnotch efficiency for business generation.	1. Train the team to confidently turn service calls into sales opportunities by identifying customer needs and matching complementary products.	1. Equip the team with advanced cross-selling & upselling strategies, product pitching, objection handling, and follow-up etiquette so they can confidently approach targeted customers with any banking product.
	2. Equip the sales team to focus on building CLV, not just chasing one-time sales	2. Sales Academy will be run by Brac Bank in future by developing TTT	2. Build their capability in highlighting key benefits, asking engaging questions, and balancing service with proactive sales to support business growth.	2. Develop their ability to build confidence to balance sales effectiveness with professionalism, ultimately driving higher conversions, revenue growth, and portfolio expansion.

## 10. List of documents to be submitted

### 10.1 Administrative & Eligibility Documents

- Company Profile (legal name, registration certificate, years in operation).
- Proof of incorporation and tax compliance (TIN, VAT certificate, etc.).
- List of similar assignments completed in the past 5 years (especially in banking/financial services).
- References from at least 2–3 relevant clients.
- Local presence details (Bangladesh partner/office, if applicable).

### 10.2 Technical Proposal Documents

- Detailed methodology & approach (covering TTT design, inbound/outbound call center capability, AI-driven training, assessment tools).
- Proposed curriculum framework and sample training modules.
- Training delivery methodology (blended learning, digital, experiential).
- Team structure with CVs of key experts/trainers.



- Work plan & implementation timeline (phased approach, pilot, rollout, handover).
- Risk management & mitigation plan.
- Case studies of similar projects (preferably banking/financial institutions).

### **10.3 Commercial Proposal Documents**

- Itemized budget (design, pilot, rollout, trainer certification, digital/AI modules, travel & logistics, etc.).
- Payment terms & conditions.
- Cost assumptions (if any).
- Validity of the financial proposal.



