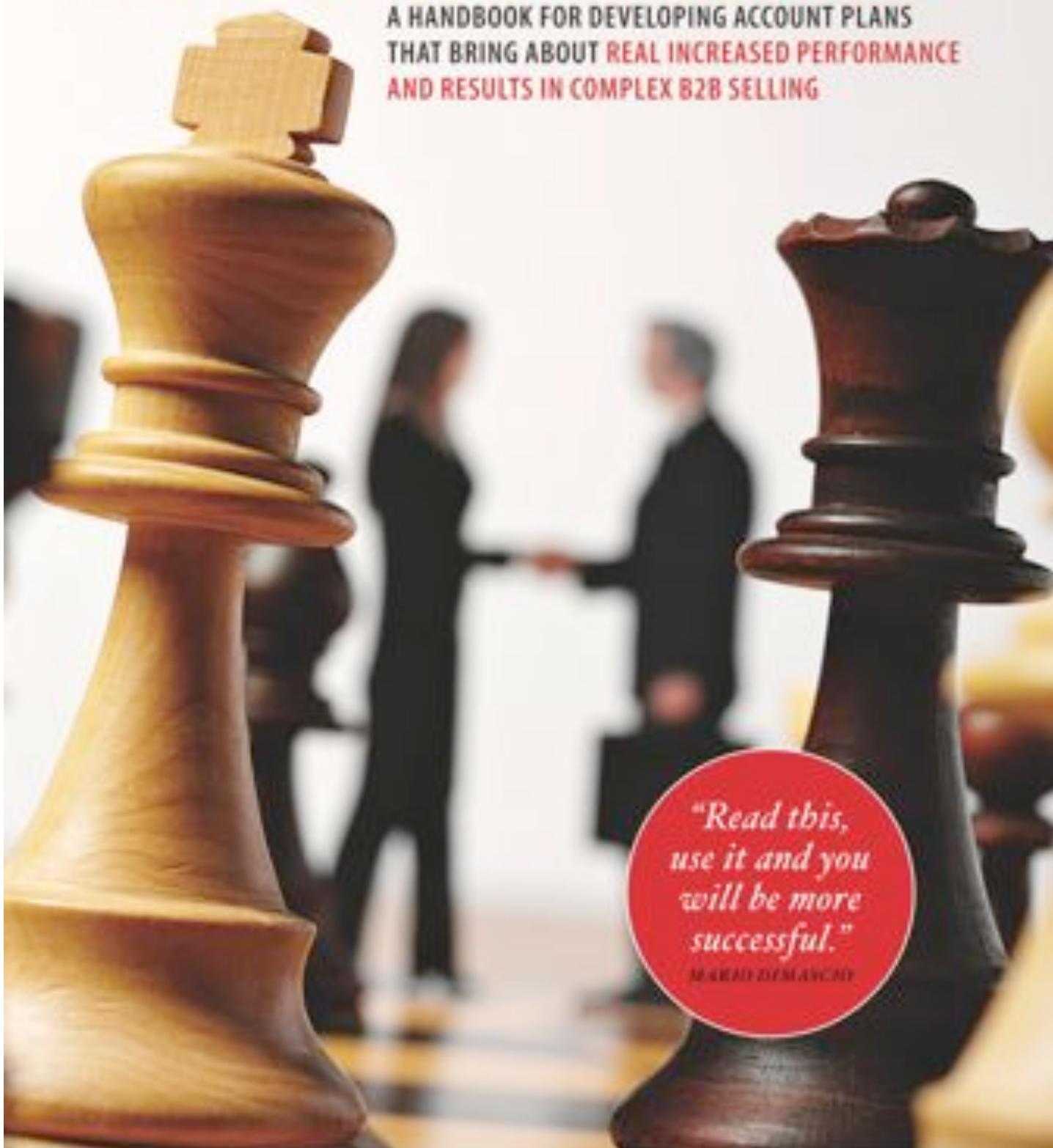


STEVE HOYLE

# REAL ACCOUNT PLANNING

A HANDBOOK FOR DEVELOPING ACCOUNT PLANS  
THAT BRING ABOUT REAL INCREASED PERFORMANCE  
AND RESULTS IN COMPLEX B2B SELLING



*"Read this,  
use it and you  
will be more  
successful."*

MARIO DEMARCO

# **REAL ACCOUNT PLANNING**

*A handbook for developing Account Plans that  
bring about real increased performance and results  
in complex B2B Selling*

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## Acknowledgements

I did not realise how many people would be involved in producing a book such as this.

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In particular I must single out Tom Edwards who reviewed early drafts, Kevin Barrett who provided the most detailed review, and Tom Rose who reviewed a draft and made sure that the British English is acceptable to American readers.

My wife Julie helped more than she can possibly imagine, having to put up with me being absent for even longer over the last few months.

Finally, they are too numerous to mention, but the thousands of Account Managers that I have worked with over the years who have shared their experience and wisdom, allowing me to learn shamelessly from them and distil their knowledge, skills and best practices into this book.

## Support

There are a number of resources, including additional articles and electronic copies of some of the tools presented in this book, available from [www.realaccountplanning.com](http://www.realaccountplanning.com)

## Case Examples

### *What Would You Do ?*

Throughout this book there are a number of Case Examples where the situation is described, but not the action taken. There are no 'right' or 'wrong' answers to case examples such as this, which are designed to help in thinking through classic situations that sometimes get clouded when you have the myriad amounts of data in a real life account. You can go to [www.realaccountplanning.com/Cases](http://www.realaccountplanning.com/Cases) to read a selection of model responses and to make your own comments.

## Case Studies

A number of Case Studies are presented in the book.

All are based on real-life experiences, although names, and some details have been changed so that they cannot be identified. In a few instances actual situations have been combined to create a composite to better illustrate a point.

# **REAL ACCOUNT PLANNING**

*A handbook for developing Account Plans that  
bring about real increased performance and results  
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**Steve Hoyle**

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## Preface

Real Account Management: The most competitive, challenging and rewarding game.

I was recently at a hotel helping to facilitate the development and review of Account Plans with a client. It happened to be in the middle of Croatia, a beautiful country and we were in a small town that was deserted apart from our group, and also the Croatian National Chess Championships.

It was fascinating to watch how top players approached the game including the preparation and the emotional intensity involved. Chess is certainly a very complex game requiring a mix of cunning, strategy, intuition, nerves, a strong will to win, and according to Bobby Fischer, for some the greatest ever Grand Master, intelligence, concentration, analysis, memory and creativity.

However, after a while as we watched these experts at chess play their games we realised that really chess is child's play.

### ***Consider chess:***

- Involves only 16 players
- With only 6 types of predefined 'personality'
- You know exactly where they are today
- You know exactly how they could move at any one time
- You have only one opponent and know exactly what their position is and what they are trying to achieve
- 'Winning' is clear; everything is black & white!

### ***Whereas Account Management:***

- Is not black and white
- 'Winning' is not always obvious

- There are many opponents & sometimes our opponents are actually our allies
- Other organisations have a bearing on our success
- We are dealing with numerous players, who are all individuals and who can react in often unpredictable ways
- Our positioning with the customer is often unclear
- Generally the customer does not act as one entity

Account Management is a passion that I have had as a practitioner, as someone managing sales teams in complex B2B environments, as a consultant, coach and trainer. For me, it represents the ultimate in selling, and the ultimate in business. Yet there are many people calling themselves 'Account Managers' who do no such thing, and merely act as some kind of conduit between a company and its customers.

This book is titled Real Account Planning because it will only appeal to those real Account Managers who strive to manage the relationship with their account properly. They are engaged in an honourable, risky endeavour which can be immensely rewarding (in every sense) and which requires skill, concentration, a strong will, creativity and analysis when planning, combined with the skills to execute on your plan with the customer.

Real Account Managers are not simple shopkeepers who respond to customer requests, but they seek to proactively drive the relationship and business.

Chess Grand Masters are doubtless born with great talent, but then need to hone their skills and experience over time. The great ones are passionate about the game that they play, passionate about winning and being the best by continually seeking to learn more and improve their abilities; the parallels with great real Account Managers is obvious.

In this book I hope to present some concepts, thoughts and tools that represent best practice, sometimes from my own experience but mostly from observing and studying the great real Account Managers that I have been able to observe and work with over the years. Some of the content will be obvious, some will mirror what you see in your own experiences and hopefully some is new to you and will give you greater insight into this fantastic game.

The intention is not to try and teach the best way to develop an account as only the Account Manager can make that judgment. The intent is much more simply to give you a framework in which you can develop really effective plans to develop your business; I also aim to ask a few questions which are hopefully pertinent, to suggest a few exercises that most practicing real Account Managers tell me are useful and to share a little of the magic that I have observed in the most successful individuals and teams.

By itself the book cannot make you a better real Account Manager, but by spending some time in thinking about what it is that you do, applying some simple but powerful principles and tools and then using your own determination, creativity, flair, hard work and intelligence you will become significantly better at what you do.

By practicing and continually improving real Account Management and utilising real Account Planning you will become more in control of your business rather than your business controlling you.

Good real Account Planning and real Account Management.

Steve Hoyle

August 2013



## **PART 1: CONTEXT AND THE CRITICAL NEED FOR REAL ACCOUNT PLANNING**

*“If you do not change direction, you may end up where you are  
heading”*

**Laozi**

6<sup>th</sup> century BC; considered by many as the founder of Taoism

*“If you don’t know where you’re goin’, any road will take you  
there”*

**George Harrison**

## Why real Account Planning

'Account Manager' is one of the most misunderstood and abused terms used in industry today. The vast majority of Account Managers are Sales Representatives or Customer Service Representatives. There is nothing wrong with these fine roles, however they are not Account Managers.

Most experts and academics disagree on the precise definition of the word 'manager' although most would include words and phrases such as 'leader', 'organiser', and achieving pre-determined results. They don't normally mean just responding to requests, phoning up every 3 months to see if you want to buy something, or sorting out any complaints that arise.

When we refer to real Account Management we are talking about someone who thoroughly understands all aspects of the business relationship that we have today, who has formulated a clear view of how they want that relationship to be in the future, and then has consciously chosen how they are going to achieve those things in the most effective manner possible. The effective real Account Manager then rigorously pursues these actions as well as constantly monitoring and reviewing the plan for refinements based on changing circumstances.

Real Account Management is a very proactive affair, involving business leadership and in most cases the leadership of teams (and often the more challenging situation of leadership without formal authority).

For real Account Managers, real Account Planning becomes second nature. They will naturally be taking proactive steps such as examining the relationships, looking for opportunities and deciding on actions to take which can either generate increased net new business, change the odds of long-term success or help the Account Team to become more efficient and effective.

Without real Account Planning, real Account Management is not possible, and 'Account Managers' become just reactive sales

people hoping that their good tactics can win the day. Sometimes they may be able to meet their targets, but in the vast majority of cases only because they managed to negotiate those targets down on the basis of “my understanding of the account is that they are not going to spend that much”. Certainly they will not be maximising revenues and profit from the account.

### **Account Servicing, Managing and Developing**

One model that many people have found useful is in making the distinction between Account Supporting, Account Servicing and real Account Management.



#### ***Account Supporting***

Account Supporting is the first level of handling accounts and indeed a lot of good business can be transacted this way. It is the method mostly carried out by ‘Farmers’.

- Mostly at the operational level (e.g. IT Manager)
- Focus on customer operational issues
- Fulfilling additional demand

Typical conversations are along the lines of “What are your plans to expand / change this solution?”

Account Supporting is still valid and valuable, but in today’s world will ultimately fail if this is all that occurs.

## ***Account Servicing***

At the next level, Account Managers start looking to the future and getting involved in projects earlier.

- Mostly at senior operational (e.g. CIO) level
- Focus on functional issues
- Helping them to fulfil new solution demands

Typical conversations are along the lines of “What new solutions are you considering for implementation in the future?”

While starting to plan for the future and shape detailed requirements, this approach is still inherently reactive in that the initial interest and demand is being created elsewhere, by people that are probably being influenced by others.

## ***Real Account Management***

In real Account Management, the real Account Manager attempts to start driving demand from the very first moment, by discussing real business drivers, challenges, issues and possibilities with the people who will be creating the business requirement.

- Conversations mostly at C-level and / or business heads
- Focus on real business issues and improvement
- Creating and shaping new demand

Typical conversations are along the lines of “Let’s discuss the changing nature of your business, and how different solutions may help you overcome specific challenges or take advantage of specific opportunities.”

In real Account Management, the real Account Manager is proactively seeking to shape the whole buying process from very first inception, putting them in a far stronger position to be in control of future sales cycles.

*An article based on this model can be downloaded from [www.realaccountplanning.com/resources](http://www.realaccountplanning.com/resources).*

## **Why real Account Planning will be increasingly important**

Selling is changing and quite dramatically; in particular complex B2B (business to business) selling is changing beyond recognition from the simple 1980's models that have been the foundation of most recent approaches. The financial crisis of 2008 acted as a tipping point for a number of longer-term trends as well as introducing some significant new factors into the way that people purchase complex solutions.

The New Norm of selling has emerged and is developing rapidly. It involves fundamental changes in how we approach accounts and impacts the need for real Account Planning in a number of ways:

- Relationships becoming more important means that we have to identify key individuals earlier and then proactively build relationships with them
- Relationships will need to be built outside of traditional contact bases (often technical departments and Procurement) which takes time and planning
- Increased governance and insistence on proper Business Cases will force all suppliers to become much more deeply familiar with their customer's actual business, rather than just the technical aspects of the solution, again forcing a longer term investment in particular prospective accounts
- 'New Business' in its traditional sense will become increasingly rare, as customers will want to develop a relationship, possibly involving minor projects, with possible suppliers before committing to any significant investment with them.

These changes will lead to a new breed of Account Manager as well as more focus on the functioning of extended Account Teams, who will need to generate (or at least buy-in to) a common

plan, which will also be used as an important communication tool with the wider supporting team.

Many studies have shown that customers increasingly want to move away from CAPEX based simple procurement models where they take all of the business and technical risk.

There is a proliferation of pay for performance or at least pay for utility models, complemented by the growth in Software / Utility / Service As A Service (XAAS). Typically in these environments the old 'big decision' followed by account servicing, is no longer appropriate, with real Account Management being needed to drive and expand profitable business for vendors.

### **The New Norm of Selling in Complex B2B**

Many commentators have described the New Norm of Business since 2008; below is characterised the New Norm of Selling in complex B2B, driven mostly by the New Norm in Purchasing..

#### ***Relationships***

It's about relationships, both personal and organisational. Business is so complex and inter-related today that making point one-off decisions will not work. Businesses are seeking longer-term true relationships with a smaller number of suppliers, and will expect them to behave in a responsible and mature manner. Trust is becoming more and more important especially as through increased transparency of information, it will become obvious when a 'partner' is not treating me as I believe they should treat me.

#### ***No more Hunters and Farmers***

When relationships and trust are becoming increasingly important everyone will need to manage relationships. The old concept of the Hunter who can find new business and then pass it over to a Farmer who can handhold the customer during the rest of the relationship, is no longer relevant. Business relationships are becoming less about buying a one-off and then having it

maintained for years to come. In practically all sectors customers demand suppliers to become more involved in providing true business value. Similarly, 'new' customers are less likely to respond to an aggressive sales campaign with people that they have not had a relationship with for some time. In the New Norm everyone manages relationships and creates, spots, shapes and nurtures opportunities in real time.

### ***Propositions***

Propositions will evolve to increase focus on results of business advantage. While relationships are increasingly important, at the same time customers are insisting on a relentless focus on quantifiable business benefit with proper Business Cases including detailed Return on Investment (ROI). Technology is no longer being bought 'for technology's sake' as business and financial decision makers and ratifiers are scrutinising decisions of technical recommenders much more.

### ***Selling Processes***

80's selling processes are becoming outdated. There are many people successfully selling complex B2B solutions today, who were trained and had 80's selling processes ingrained into their selling approach. Whether Blue Sheets, Foxes, 20 Questions or Flanking Strategies are your particular favourite, these approaches are in great danger of becoming outdated. They will continue to provide some much needed rigour, analysis and proactivity to the selling process, but at heart they are all based on Winning the Single Sales Opportunity (SSO), whereas in the New Norm the SSO will become much less important, and relationships (personal, business, technical, contractual, operational and financial) will play a much bigger part in business success.

### ***New Models***

New models are needed but industry accepted standards have not as yet emerged; in all cases though it is the Account Plan rather than the Single Sales Opportunity Plan that will be paramount.

### ***Increased governance***

Increased governance, scrutiny and insistence on real business advantage of deals as well as a desire to implement immediately are compounding the changes above as customers want it all tactically done today. This is an opportunity for strong supplier organisations that are smart enough to position themselves with the customer and ready themselves internally, so that they have relationships, structures, processes and strategies already in place to seize opportunities as they emerge. The ability to be agile requires strong foundation building in the first instance.

### **Myths and Old Norms**

If you mention 'Account Planning' to many sales people they might respond with one of a number of old myths and statements born out of either never being educated around what real Account Planning is all about, or they may have been stifled by negative reactions of old time sales people, or even occasionally Sales Managers:

#### ***It will only sit in a drawer***

Possibly, if the Account Manager is not a real Account Manager and just an Account Servicer, or if the company have implemented an inflexible programme aimed at the needs of management rather than the Account Team. In the great sales teams it is noticeable that real Account Managers take responsibility for creating and then driving some form of Plan, and they certainly don't wait for 'management' to force them to review a formal document.

#### ***Works only if integrated with the CRM***

There are a few examples of where really good Account Planning is integrated with some form of CRM or sales force automation (SFA) system, however it is observable that in the majority of cases it is preferable if the Account Plan is NOT part of the real time system (although relevant information and documents should

be easily available electronically to those people who have appropriate security access).

One analogy that is often drawn is that you would not want the company Business Plan to be integral to the real time accounting system, although some aspects such as targets may be embedded.

One of the key points of real Account Planning is that it is not wholly a real-time process; it requires and is based on standing back from the day-to-day to figure out what the relationship really is with this customer, what could possibly be achieved and then generating alternative strategies before deciding on optimal ways forward.

In the vast majority of cases where responsibility for Account Planning is handed over to an Operations or Administration type of group, the project will get initially well implemented, but will fall into disuse quite rapidly. Sales Management needs to own the process, which must be designed with the Account Manager and Account Team as the primary beneficiaries, with Operations or Administration heavily involved in making sure that it is well supported.

***The Account Manager writes the Account Plan / The Sales Manager approves it***

To be successful the Account Manager must take ultimate responsibility and ownership of the Account Plan, and will be heavily involved in crafting the content, however in the vast majority of complex B2B environments, the Account Plan needs to be a team effort, involving at least the core Account Team who are intimately involved with the customer and interacting with people who make or influence decisions.

Similarly if only the Sales Manager is involved in reviewing the Plan, then many opportunities will be lost, and it is doubtful whether the Account Team or the organisation will gain maximum

benefits. Best practice is that a team of managers and other interested parties and stakeholders review the plan.

In addition we should be careful about ‘approving’ plans. Sometimes this is appropriate for at least part of the Plan, where expenditure or use of precious resources needs to be agreed. In general however the reviewing team should be there to provide context and guidance as well as coaching to the Account Manager and Account Team.

(In Part 4, as part of the section on Reviewing Account Plans, there is further commentary on best practice in this area.)

### ***All Accounts need a formal Account Plan***

This is simply not true and unrealistic; however good real Account Managers will be applying the principles of Account Planning to all accounts and indeed all situations. They will be constantly evaluating in their minds what the real situation is today, setting themselves some goals or objectives for the future and making conscious choices about the best way to proceed. They probably make some notes about this and they will involve others who are active in the account either in discussions about the ‘plan’ or to communicate it.

### ***Only Top Accounts need a formal Account Plan***

In some situations this may be true, but in most instances there will be a segmenting of accounts. Often the top accounts will justify a full Account Plan; in practice this will normally be a handful (most often up to five per Account Manager), which is the maximum number that most people can cope with. There will then often be a second tier of accounts where some reduced form of Account Planning is formally carried out, and as mentioned above, in all cases great real Account Managers are constantly planning (again see Part 4 for some best practice on Account Segmentation).

## ***Account Planning is for existing customers only – handled by Farmers not Hunters***

There are two dangerous assumptions here that can be dealt with separately.

For high quality real Account Plans a good knowledge of the customer is required, probably involving at least one ‘inside supporter’ of some kind that has been nurtured over time, and this will only be possible where there is some form of existing traction and relationship.

However, despite the fact that you may be missing some information and insight, it is generally a mistake not to have at least an outline long-term plan in place for New or Acquisition accounts. Indeed the cost, resources and time required to break in to new accounts mean that you should really only attempt a break-in where you know that they are a good longer term bet.

The second assumption built into the statement above is that salespeople should be classified into either Hunters or Farmers.

While it is sometimes best to have teams dedicated to new account acquisition, and behaviours in these teams may be somewhat different to Major Account teams, to classify people into Hunters or Farmers is lazy and does not really reflect what is needed to succeed in the New Norm of complex B2B selling (see above for an overview of New Norm Selling principles and rationale behind ‘No more Hunters and Farmers’).

## ***Account Plans are only in place to satisfy Management***

Industry is littered with examples of Account Planning programmes that have been put in place at the request of Senior Management, and designed to satisfy their needs for control, oversight, reporting, power, curiosity and because it is ‘the right thing to do’ or ‘to protect the company in case you decided to leave’. In practically all cases where these were the only reasons for implementing Account Planning, the programme has failed.

Similarly any programme driven by the needs of Operations / Business Units / Finance / or any other non-customer interacting group, will be doomed to eventual failure.

Ideally the whole Account Planning programme should be centred on the needs of the Account Manager and the Account Team with the primary purpose of making them more successful. As a minimum the needs of the Account Manager and the Account Team should be given equal importance to the wishes of others.

The reason for this is partly philosophical; it is the Account Manager and Account Team who are responsible and accountable for the customer relationship (including revenues), so naturally they should drive the planning for how to develop these relationships. A more compelling argument is that for purely practical reasons the customer facing team needs to be fully behind the initiative and driving it rather than being driven by it. If not, then whatever incentives or threats are put into place by the organisation, and whatever support is delivered, after perhaps an initially encouraging start Account Plans will simply stop being used. The typical result is that six to twelve months after the programme is introduced it will be in a state of disrepair, with only lip service being applied.

## **Summary**

- *Account Manager is a very abused term*
- *There is a big difference between Account Supporting, Account Servicing and real Account Management*
- *The New Norm of Business is driving a New Norm of Purchasing, which is driving a New Norm of Selling*
- *Myths and Old Norms are just that*
- *To survive, and particularly to be successful, real Account Managers and sales organisations need to embrace real Account Planning*



## **PART 2: WHAT GOES INTO A REAL ACCOUNT PLAN**

*“No one starts a war - or rather, no one in his senses ought to do so - without first being clear in his mind what he intends to achieve by that war and how he intends to conduct it.”*

**Karl von Clausewitz**  
**On War**

*“Real knowledge is to know the extent of one’s ignorance”*

**Confucius**

Chess is often regarded as one of the most complex of games, but is child's play when compared to real Account Management and real Account Planning. This handbook explains how it is a far more complex game and will give you the tools, techniques and tips to significantly improve your performance and results in this critical area. This book is not for everyone. You will only appreciate it if:

- You are engaged in complex Business-to-Business (B2B) sales
- You face tough competition in your market
- You want to generate more orders, revenues or margin for less effort and with lower risk, increasing your personal performance, success and take home pay
- You are interested in real life tools and techniques used by the best Account Managers rather than academic theory
- You want an approach which is based in the realities of today's New Norm of Selling, rather than 80's (or older) selling methods
- You want to be more in control of your business, rather than your business controlling you.

*"I have worked with Steve in a number of sales teams to introduce the best practices that he has now put into Real Account Planning, and every time it has galvanised a change in approach. You will put more into your pipeline by creating and shaping demand, and improved qualification skills will enable you to focus on the right opportunities resulting in higher win rates."*

MARK DUNLEATH, FORMER V.P. SALES, EMEA

STEVE HOYLE is a highly experienced sales person, sales manager, senior sales leader, consultant, coach, trainer and author. He has worked with thousands of Account Managers in over 35 countries around the world. This handbook is the culmination of his passion for real Account Management and real Account Planning, which he believes is the pinnacle of professional selling.

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