



富贵事业教战手册

NV Business Development Handbook

# Chapter 3: Personal Development Handbook



富貴 **NIRVANA**

*Note: Company reserves the right to change, modify, add, or remove portions of this handbook at any time at the Company's discretion without notice.*

5 years down the road,  
What would become of me?  
What kind of life that I would  
be living?  
How much success have I  
enriched myself with?

The glory of life  
begins with a clear  
5-year direction!



## The very first factor for success: A clear-cut career planning

- 1. Who do I aspire to be like?
- 2. Why am I here?
- 3. What must I do?



How do I accelerate  
the pursuit of my  
first pot of gold?

# Commission Scheme



## Establish the SMART Goal:

Become a professional agent, recruiting new members, and get a promotion in the fastest manner.

Example:

Personal monthly commissions RM4,800

Get promoted to SD in 6 months

Bring in 3 new talents (Recruits 2 members, at least 1 Service Advisor-SA)

## SMART

**S - Specific**

**Clearly defined** – A set of clearly defined targets.

**M - Measurable**

**Quantifiable** – Quantify your sales targets e.g. sales performance RM60,000.

**A - Attainable**

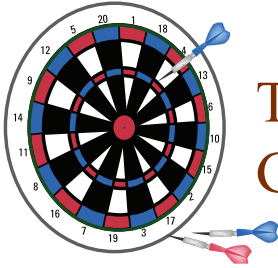
**Realizable** – Set objective and reasonable targets, neither too high nor too low.

**R - Relevant**

**Be pertinent** – Your goals must be in sync with your business sphere.

**T - Time-Bound**

**All your targets must be assigned with respective timeframes of completion.**



## The 7 Steps of Goal-Setting

- 1. Are your targets SMART enough?
- 2. You think of it or you must have it?
- 3. What are the most important things in life to you?
- 4. Once you have achieved your goals, how would that change your life?
- 5. Am I willing or do I need to sacrifice certain things in order to achieve my goals?
- 6. What are the human, situational and surrounding factors that can help me achieve my goals?
- 7. What should I do right now to achieve my goals?



## Replicating the Success System

Leveraging the power or resources of others is the fastest way to success! Regardless of what you want to learn and do, if you work behind closed doors, the progress is disappointingly slow. The smartest way to bring in results is to replicate the success formula of successful agents. Leverage their resources by observing and learning from them whenever the opportunity arises. Learn from the best. And learn to keep learning.

Be diligent in your work and the more effort you invest in it, the more you learn and success is certainly within reach.



## My SA Plan: Step ONE

- Position : SA
- Target : 3 customers visit in a day, 2 cases in week
- Annual Income : Eg: RM57,000
- Learning Plan : Participate in training/event as following:
- Business Opportunity Seminar
  - Product and Bereavement Knowledge
  - SA Training
  - Selling Skill & Selling Process
  - Site Visit/Training
  - Agents Role in Funeral Ceremony
  - ABC Invitation
  - Morning / Night Agency Meeting
  - TPOM Dinner
  - Life Managing Director Seminar

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### Sales

Personal RM720,000 (Yearly Target)  
 RM 60,000 (Monthly Target)

### Income

Subject	Commission	Yearly Income	Monthly Income
Personal Sales	Sales 8%	RM 57,600	RM 4,800

- Additional**
- Annual Star Awards
  - Incentive Trip

Remarks:

All entitlement is based on the monthly promotion/incentive memo



## My SA Plan: Step TWO

- Position : SA
- Target : 3 customers visit in a day, 2 cases in a week,  
recruits 2 persons in a month
- Annual Income : Eg: RM115,200
- Learning Plan : Participate in training/event as following:
- Business Opportunity Seminar
  - Morning / Night Agency Meeting
  - Recruitment Skill
  - Life Managing Director Seminar
  - Product & Bereavement Knowledge
  - Agency Development Management
  - Selling Skill

### Sales

Personal & Group

### Income

Subject	Commission	Yearly Income	Monthly Income
Personal Sales	15%	RM 57,600	RM 4,800
Overriding	7%		
Quaterly	>450K = 1.5%		
Production Bouns	>600K = 2.0%		
Spin-Overriding	>50K = 1.5%		
	>100K = 2.0%		

- Additional**
- Annual Star Awards
  - Incentive Trip

Remarks:

All entitlement is based on the monthly promotion/incentive memo

## Implementation of Action Plan

### **Goal Setting**

- Monthly Income Challenge
- Target for Promotion

### **Marketing Analysis**

- Customer needs on the products

### **Training Needs**

- Products Knowledge
- Selling Skill

### **Analysis Your Potential Clients**

- Family Background
- Character & Habits



## Establish A Word-of-Mouth Mechanism Among Your Customers

Excellent salespeople are good at establishing good relationships with their customers so that the latter would recommend new customers to them. This is one of the vital and smartest ways to keep the sustainability of a business or operation. To sustain delivering excellent customer service, there are few things that you should always keep in mind:

### Pay close attention to those who find you interesting!

In order for any business or you yourself to establish a good reputation, you need to set a shining example that leaves a long-lasting impression on the lips of your customers. Great customer service begins with a smile and therefore your aim is to establish a confident and 'smiling' impression in the face of your customers. Even if you did not close the deal in the end, your impressive 'performance' had won the hearts of your customers, who would later spread the power of your goodwill to others. Your goodwill (positive feelings) towards others is one of your most important intangible assets that gets you further.

### The power "Opinion Leader"

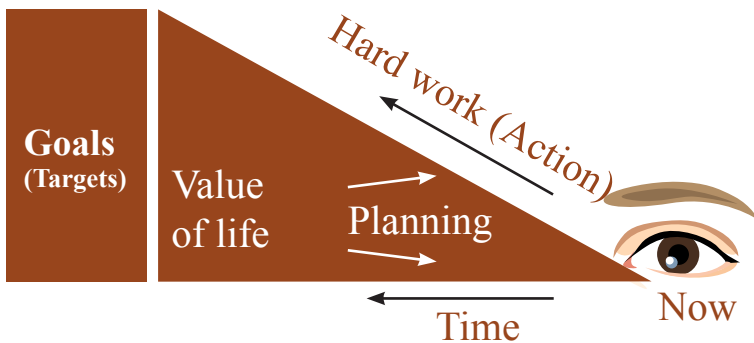
The conventional business model tends to presume that whoever can afford a product, he or she is the only target audience. And so all the marketing and sales efforts are geared towards this pre-defined target audience. But in reality, the communication targets can be anyone beyond the target audience. What you really need to pay attention to are the so called "opinion leaders" who like to criticize on certain subject-matters, given their "expert" opinion.

### 'Word-of-mouth' is the most powerful advertising tool

What are the things that others relate you to? On what occasions people tend to recommend your presence in the marketplace? Apart from leaving a long-lasting pleasant impression, what matters more is your ability to create a dynamic 'word-of-mouth' mechanism among the members of your social group. 'Word-of-mouth' won't cost any money, yet it's the most effective way of winning the trust of your future customers.

## Look Ahead and Rejoice in Your Work!

- ➔ 1. Goals tell you whether you succeed or fail
- ➔ 2. You accomplish your goals within certain timeframes through proper planning and hard work
- ➔ 3. You forget about the pain of hard work as you more closer to your clear and well-defined goals
- ➔ 4. Different goals require different timeframes of achievement
- ➔ 5. The value of life is always in direct proportion with the “Life Success Triangle”



## The Success Factors of A Nirvana Agent

- ➔ 1. Proficient in professional knowledge
  - Comprehensive product and service portfolio
  - Keeping up with the Industry trends
- ➔ 2. Positive attitude for the job
- ➔ 3. Always be skilful at job-related matters
- ➔ 4. Keeping good habits





**Many People Start off Their Nirvana Career on A Part-Time Basis, Therefore Time Management is Vital.**

For a part-timer, your total daily time slots are basically made up of three portions as follows:

- ➔ 1. 1/3 of your time belongs to sleep
- ➔ 2. 1/3 of your time belongs to work
- ➔ 3. 1/3 of your time belongs to whatever things managed or controlled by you

Some people tend to spend (waste) the remaining 1/3 of their time on movies and other leisure things

You must fully utilize your time by engaging the real actions if you wish to success at Nirvana.

For anything that you do, as long as you do it repeatedly for over 21 days, it forms a new habit!



Many people tend to make a fuss over their non-fulfilment: “It’s been three years but I’m getting nowhere!”

Now ask yourself this: “Have I invested enough time in my career at Nirvana?”

To join the ranks of the successful Nirvana agents, you must get out of your comfort zone. Treat your precious time with do-or-die urgency in mind, including your so called 1/3 leisure time. Actively take part in Nirvana activities to brush up your skills. Many successful people sleep only four hours a day!

Now ask yourself again: “How much time must I invest in my career at Nirvana if I am to pursue greater heights?”

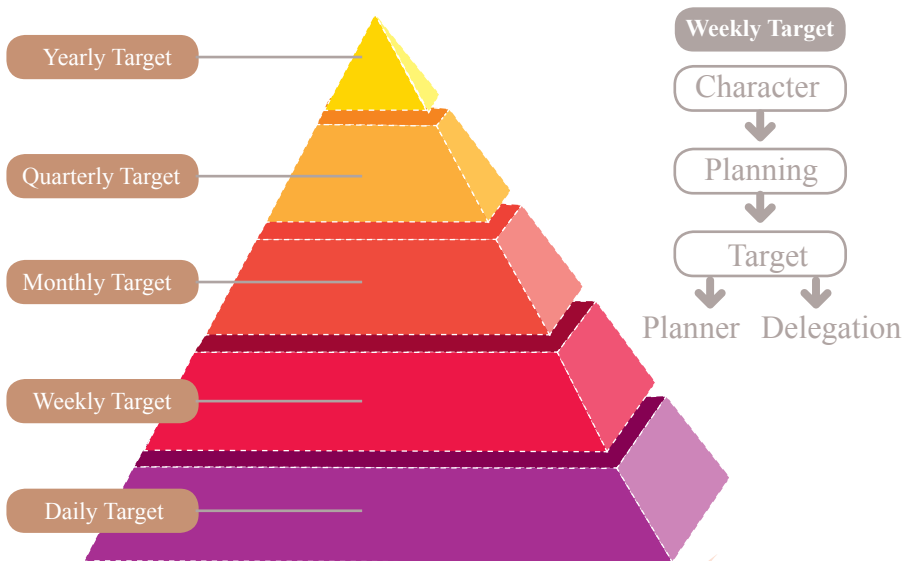


## Managing your Goals

### Personal Goals

In real life, you must align your personal value system with that of your organisation and the society so that all three of them co-exist in harmony and complement each other. You must exert your personal capabilities to push yourself from one level to another. You must be diligent and persistent, in pursuit of your life goals. Lock on to your goals and go for them! Along the process, based on the feedback and overall outcome, perform regular and timely evaluations to ensure that you are managing well to keep your goals on track.

## The Yearly Goals Pyramid





## Mentality Models

Mentality can be categorized into two types:

### 1) Resource-oriented

Your move is always governed by whatever resources you have at hand, driven by your personal capabilities and resources. A resource-oriented mind steers forward by adopting the “play-safe” and “step-by-step” approach.

### 2) Goal-oriented

Just as its name suggests, everything you do, you set forth with the binding goals in mind. You draw up the path in realising your goals, Understanding the requirements to achieve the goals set, and to discover all these requirement while working hard towards the goals, one step at a time.

## Building Positive Thinking

### 1) Positive attitude

Life is full of ups and downs, so is our emotion. We face all sorts of challenges, problems and setbacks in life. Some people choose the optimistic and positive approach in solving problems while others resort to pessimism and worse, running away from the problems or do not have the courage to face them in the first place. So, what really makes great people “GREAT”? One of the greatest elements that makes them great is that they are resolute in standing up again after each fall, not that they can solve the problems perfectly. Life is full of uncertainties and they are always ready for each challenge. They know that in order to steer themselves forward, they must keep their positive attitude in check with positive thinking.

### 2) Solving problems from multiple angles

Again, the presence of problems is the norm of life. Let’s face it. The question is ‘how do you face it?’ If you rely on the conventional approach as your only way out, you may not get the solution. Please remember that there is always more than one solution to a problem. You need to think beyond the box from different angles to come up with better solutions, more effectively.

### 3) Be bold in adopt creative thinking

The key to problem solving or innovation is how far you can think differently, unconventionally, or from a new perspective. Call it creative thinking. You need to look at problems or situations from fresh perspectives to generate new ideas. The conventional methods may work, but you would miss out on better solutions without creative thinking. Revolutionize your thinking to push yourselves from one level to another. Sometimes even a small shift in your thinking opens up a new world of possibilities.





Emotion management revolves around your reaction towards stressful, delightful or any other situations and how you take control of your feelings, sentiments and ego on each occasion. A good tip here is that being optimistic and humorous in the first place helps release the psychological tension of a negative emotion.

## 3 Ways To Keep Your Emotions Under Control

### 1. Observe your emotions

Keep an eye on your emotions all the time. When a negative emotion creeps in, find out the reasons behind it because it helps you deal with the situation more effectively.

### 2. Be tactful in showing your negative emotions

Always go for a subtle approach in handling your emotions. Never suppress or ignore your negative emotions by keeping all of them to yourself. It's bad for your mental health and interpersonal relationships.

### 3. Release your negative emotions properly

For example: Confide in people you trust and find a proper platform to express your grievances; keep a diary; or go for sport like swimming, jogging, ball games and any other disciplines that you like. This must be done on one condition – do not hurt your own and other people's feelings.



Take charge of your emotions! Don't be a slave to your emotions! When someone blames you for a mistake that you make, you are not supposed to get angry with him or her. You should be thankful to the people who remind you of your mistakes. On the contrary, when someone blames you for something that is not your fault, just shrug it off. This is because it's him or her who makes the mistake of getting the wrong picture.



1. You must always remember that the presence of emotions is inevitable. Grasp, embrace and face each of them enthusiastically. There is no point blaming yourself.
2. Think and change: Avoid negative self-reflection such as “I am not gonna succeed”, “I am useless”, “No one is gonna happy with me”. Change the tone of your thoughts from negative to positive. Keep yourself motivated in whatever way you can.
3. Learn how to admire yourself: “Everyone is here for a reason”. Pay keen attention to your strengths and build your confidence on them. You need self confidence in the face of challenges.
4. Be realistic about your abilities and capabilities. Unrealistic (too ambitious) or fantastic goals will only set you up for failure or kill off your expectations.
5. Take part in healthy social engagement activities regularly to establish an interpersonal support network. You need to tap on the power of human network to boost your marketability and profitability.
6. Learn how to solve problems more effectively. Never run away from your problems because they are going to haunt you indefinitely if you leave them unsolved. Leaving your problems unsolved will only make matters worse.
7. Stay positive and happy all the time
8. Learn how to relax or de-stress yourself because stress is an insidious health risk that consumes your life.

## The Emotion Management Checklist

## Attitude Is Everything! And Every Detail Contributes To Your Success!

We cannot change our past,  
but we can change our future;  
We cannot change others,  
but we can change ourselves;  
We cannot change our environment,  
but we can change our attitudes;  
We cannot do all things smoothly;  
but we can always give our best!

“If you can tie your own shoelaces, the sky is the limit! Your attitudes towards life and work determine the outcome of everything you do.”

*Grant, renowned American motivation guru.*

“Forget about the lowliness and nobleness of a job. The distinction of a job lies in your attitude towards it. Success and failure of a job depends on your attitude.”

*Bill Gates, Co-Founder and Board Member of Microsoft.*

“When an opportunity presents itself in our daily work, seize it. Even though it may suggest very low or insignificant returns in the short term, we still have to set our sights on seeing the value of this opportunity beyond its starting point.”

*Michael Dell, Chief Executive Officer, Dell.*

“Take a proactive approach. Give it your best shot and you will shine in whatever you do. Your diligence shall earn you a handsome reward from what the world can offer, be it financially or a high respect.”

*Elbert Hubbard, renowned American author.*

## Integrity Is The Key of Your Success

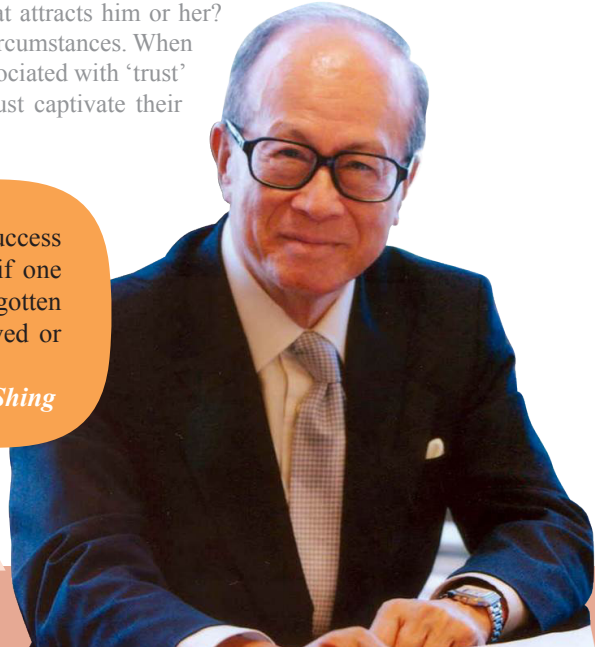
In the business world, if you can do the right thing at all times in all circumstances, you fortify a reputation of integrity that sustains your success. Success may come and go, but integrity is forever. Integrity is all about your honesty, value, belief, moral, reputation, respect and trust, which are fundamental to your business success.

Your career at Nirvana is all about the ‘human’ matters and integrity comes first. An agent known for his or her integrity attracts customers more easily than anything else. It all revolves around the trust you aspire to perpetuate. A business reputation built on trust has been the first and foremost principle since the ancient times. It takes time to build integrity and requires a whole life to uphold it. Integrity earns you customer loyalty and word-of-mouth advantage, from a business perspective.

Now think about this: In a highly competitive market, why would a new customer support Nirvana products and services or a new member take up a career at Nirvana? What are the key factors that attracts him or her? ‘Trust’ is certainly one of them in all circumstances. When your personality is wholeheartedly associated with ‘trust’ on the lips of your customers, you just captivate their hearts.

“I am totally against achieving success by unscrupulous means. Even if one gets lucky with it, the ill-gotten success is going to be short-lived or unsustainable.”

*Lee Ka-Shing*



## The Rules Of Etiquette For Nirvana's Sales Force

- ➔ **1.** **Be a salesperson of integrity in the line of duty**
  - Marketing: No undercutting, no hijacking customers from others, no undertakings against your conscience.
  - Team expansion: Do not propose unrealistic commission plans or engage in illegal means to persuade others to cross over
- ➔ **2.** **All actions performed must not harm the reputation of other individual, the company, other agent.**
- ➔ **3.** **Be honest, professional and reliable in introducing the products and services.**
- ➔ **4.** **Do not sugar-coat non-existent propositions or over hype your promises.**

Win the hearts and minds of your prospects through integrity, truthfulness and straightforwardness.



# Gratitude



Gratitude is a beautiful sentiment, a respect of life, and the courage in taking up responsibilities.

We must be grateful to our superior, up-line and the company, for giving us the opportunity to showcase our talents; we must also be grateful to our counterparts or colleagues for their sincere help and supports.

In our career, regardless of what we do, we should not be so calculative in every event in life in the short term; instead, we should put our ego aside, just take up the responsibility, grab the opportunity, perform the best possible, to contribute and to learn to be grateful in carrying out our job, that will determine our extra-ordinary achievement in the long run.

Gratitude is the most important character that any organization is looking for in search of the valuable outstanding employee, that's one of the reasons why we should cultivate gratitude in ourselves.

The only FAILURE is when you say "I GIVE UP"

Everyone is born into this world with a mission. We want to make a difference. We aspire to improve ourselves. We want a better life for our family and friends. And we want to build a better society so that the world will become a better place for all.

