



## **Giuliani is cruising Finds fulfillment in sharing knowledge**

By Christopher Key

Lynn Giuliani has a perpetual smile on her face. And why not? She just returned from doing sales and leadership seminars on a cruise ship.

"It's a dirty job, but somebody's got to do it," she said with a laugh.

Her company is called Progressions, Inc. Achieving this level of success has not been exactly a stroll around the promenade deck for Giuliani. She started her career in banking at the age of 17, too young to be bonded in order to handle cash. Throughout a 25 year career in financial services, she was so driven to succeed that she rarely had time to see the roses, let alone smell them.

"I specialized in the sales and leadership side of banking," Giuliani said. "The last couple of jobs I had set me up to do what I do now."

Those jobs included writing and delivering advanced training for Washington Mutual and being Vice President of Sales for SeaFirst.

"At SeaFirst, I was responsible for developing new business on a commission basis," Giuliani said. "This was in the early 1980s. I was a single parent at the time and it was very scary to go on commission. The company went ahead with it even though I didn't want to."

In order to succeed, she had to believe in what she was doing thoroughly.

"I did it by developing relationships," Giuliani said. "It's not so much about selling as it is helping the customer. If you work with a person and they can see you're trying to improve their position, you'll never be seen as a pushy salesperson. You have to offer services with the customer's benefit in mind, not your own."

"Most people do not start working at a bank because they see themselves as a sales person." Giuliani points out. "It's all about working with people and



*Lynn Giuliani · Progressions, Inc.  
P.O. Box 28172 · Bellingham, WA 98228  
www.progressionsinc.net · (360) 733-6557*

enjoying it. Most banks today look more towards communication skills than technical or operational aptitude."

"I went to my first relationship building seminar in the late '80s," she said. "SeaFirst provided me with excellent training and put it to good use."

A study that was revolutionary at the time showed that bank representatives needed to get closer to the customer.

"That was a shift," Giuliani said. "After that, our operations became more customer-driven."

There were issues with leadership, as well.

"A good leader needs to set clear expectations and recognize good behavior not just tell others what to do," Giuliani said. "Leaders need to earn the right to hold others accountable. They need to work shoulder to shoulder with the staff and model the behavior they seek from others. You have to inspire people to work as part of a team under your direction."

Eighteen years ago, Giuliani met and married a Canadian.

"I worked for three years in Canada, but I missed the U. S. terribly," she said. "When I had the opportunity to come back and work for Washington Mutual, I jumped at the chance. Now, I live in Bellingham and my husband lives in Abbotsford, where he has several businesses. We spend weekends together."

Washington Mutual placed her in charge of special projects including classroom training and developing new business. While in Canada she worked for Royal Trust and managed a group of commission paid sales representatives. She also traveled throughout Canada delivering a series of leadership programs.

"It was the perfect series of events to prepare me for starting my own business," Giuliani said.

Along the way, she began to question her approach to work. She realized that money and influence she had been working so hard for weren't worth it if she didn't have a life. Her husband had been begging her to slow down. Finally, she took a whole summer off and it convinced her to change direction.



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"Ten years ago, I started my own consulting business," Giuliani said. "I began by doing mystery shopping. It became clear from that experience that there were areas that needed significant improvement. So I designed programs to address obvious shortcomings in customer service. One of the main ones is not setting clear expectations. Another one is not giving your people the tools they need to succeed. Businesses need to define their standards of service and hold themselves accountable to them."

Small business people often don't have the skills to teach customer service.

"You have to show your employees what's in it for them," Giuliani said. "They have to see it as more than just a job. The best investment you can make is providing training to help people succeed. The average company spends just \$10.23 per employee per year for training. You have to be able to articulate your mission."

Going into business for herself was another scary leap.

"I come from a blue collar background and it's frightening not to have a steady paycheck," Giuliani said. "The first year was pretty bleak, but since then, I've pretty much doubled my business. I set some goals for myself five years ago and have now achieved them. The last couple of years I've actually slowed down a little."

"I love selling so long as it benefits the customer," Giuliani said. "I learned how to take the time to understand a client. I learned to ask instead of tell. When you ask clients questions, you really have to listen and it's not easy. It's a talent that has to be nurtured."

Anyone who believes in their product or service and can share that with a customer can be a good salesperson, according to Giuliani.

"It's a journey," she said. "I've cherry picked the best of what I learned from companies I worked for and I pass it on to others. I take pride in designing and custom building programs to meet clients' needs. It's not a cookie cutter approach. All my seminars are interactive. I care enough to confront and deal with the issues. It can be in a classroom setting or one on one coaching and development."

She specializes in helping people through periods of change.

"I start by building trust and mutual friendship," Giuliani said. "Then I help people see themselves as others see them. You may have lots of degrees,



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but if you have no people skills, you'll have trouble getting a job. Businesses are looking for seasoned, creative, reliable people. I'm a big believer in providing the resources so that new employees in the workplace have all the tools to succeed. With confidence and direction success comes much easier. Business is generated by referral and reputation and that applies to everyone."

This spring will be the fourth year in which Giuliani has held a conference for women in the financial sector at the Chrysalis.

"It's limited to women because most of my contacts in the banks and CU's I work with are women," she said. "The two day conference has a huge impact. We keep the group small to create an atmosphere of trust and bring in national speakers that offer the very best expertise available. Each presenter delivers her own best practices so delegates go home with 12-15 new initiatives to use in their own financial institution. "

Giuliani is a member of the National Speakers Association and is working towards the Certified Speaking Professional designation. Fewer than 10 percent of the speakers in the world are so certified. She wants to cultivate more business close to home.

"I've been working outside the area, not much in Bellingham," she said. "I'd love to do more locally."

Toward that end, she's started working with the Small Business Development Center.

"I'm fulfilled and nourished by helping others through my business," Giuliani said "I love what I do; it's almost not like working at all."



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