Hello how are you? Hello how are you?

But assumeeve description of services That today the director and founder of Creative Finance, the company that offers educational services. And ways on a personal level.

Where we accompany people to diagnose the state of their finances and in addition to that, also through financial education talks which we take directly to the companies and create a point with this company to be able to adjust the topic to the needs they have in mind. that moment. YY gives an example of your typical process of finding a new client and all the steps before first date with him. Well, currently I receive the largest number of clients through referrals, but when I go out to search, eh, mmm and the process is long, eh? There is a point where I contact the person and send them a mini-presentation of what they did, eh? For example, we are going to talk at a business level about sending that mini-presentation to that contact in that company and I tell them exactly what I do and they follow up weekly, however, it is typical that they do not even answer that they received the letter. This is the first contact and many times the follow-up is lost because there is no response or it takes approximately 5 to 6 contacts to be able to make that first conversation effective and how it is currently marketed as a WhatsApp opinion, which I use ok I use a lot of whatsapp on Facebook Linkedin and Instagram are the platforms that I use to sell, it is usual and it is something very curious because through Facebook there are different pages, for example, there is one called, eh? A little bit at all and there are a lot of people who are there, then some person asks about financial advice or a financial education talk so then I start to offer first I give an educational space I congratulate people for wanting to educate themselves financially I give it approximately 2 to 3 kits so that you can really connect and make contact and that is where you are receiving the greatest amount of contacts, not necessarily closures, and you put your contact information in your profile. Yes, okay, it's also in that conversation that I started, so I tell them what the Creative Finance page is and I give them the WhatsApp just to click and make direct contact with us, however, eh? It's like leaving it there and seeing someone read it and feel identified and Do you face difficulties to get excited? Well, perhaps the difficulty that I have at this moment is not knowing exactly if my mode of communication is the most correct towards my target client.

Ok, what are the current difficulties you are facing in creating new relationships with clients? Em the fear of people ah, to face their numbers instead of that sign of the difficulties another difficulty of the economic difficulty and many times perhaps what they are looking for they do not have the means to pay people so what I am doing is eh?

Adjusting certain products, certain services for that specific profile, then the person arrives at my company already very distressed at a financial level, not necessarily at a preventive level, but rather reactive then, eh, eh? That makes people, huh? Postpone your decisions in addition to that, I think also the issue of ego, eh? I'm going to handle it. I'm going to do it. I know how then I'm not going to go to a professional to be able to, eh? To tell me what to do these are like the difficulties well and you usually have regular clients, yes yes.

What are the difficulties you face when scheduling clients? I don't understand that question. One moment

Like the difficulties when you are helping a meeting are the difficulties you face when programming trying to have that. That first eh, eh, what difficulties are there?

Well, usually people do not commit to themselves, it is not a personal issue, but rather to themselves, that the categories that are going to be advice that couples, the tasks that I leave them usually do not do, so by not doing those tasks do not follow the contact that is one of the difficulties that I am having which makes me think that many times people are not yet prepared on a psychological level to face their numbers, so I am starting to work with psychologists who can attend to that part and not then attend to the part of us to cover the skin.

And how selective are you with your new clientele, are you a manager or except in everything I try to be selective just because, that is, to a group, that is. I love and say a certain age of certain is fed up but also as I tell you, I have learned that too, that is. Share.

With my knowledge or experience in others, eh? In others in other profiles it also benefits me in the sense that it is making myself known as a reference so that is why I am making different products and what information do you want to know before accepting a new client? Where did you consult him, eh? Your name, huh? Personal data, that is, then I ask you how you feel today, eh? With your finances, in addition to that, I ask you what they are, eh? Their debts at that moment because in Costa Rica it is very common for people to be highly indebted, I ask them what are the objectives that they want to achieve with the advice and also what are those topics that they would like to address additionally within of the advice, well and the location of your clients is a factor in the selection process was there or do they come to you or can they do it?

So yes, yes, yes, usually more like there are two types of product, there is a product that is several sessions and there is another product that is only one session, I do that only by zoom, the one with four sessions, I do the first session face-to-face and the other three, I make them virtual, it will touch the face aha and the location of them, they come here, they don't necessarily, I go to their homes, offices or meet at a restaurant.

Okay, and what are the current difficulties that you face in maintaining? I think that already in that, I think, sorry, you have problems with problematic clients who are angry who don't want to pay. no never never

And you are paid before or after providing the services after immediately after directly we do the session and immediately. In other words, how important is security to you in your franchise? Do you have to take steps to ensure reliability?

Correct, yes, at the information level, make information such as income, expenses, credits, and investments, that information is, eh? Hey? Very important to be trimmed. What is your experience in administrative tasks such as registering your business?

Em. Well, I have Excel at that time where one is an excel of clients where I have all the client data, what type of service is there that I saw how much was the value of that service? How many sessions were there that was dedicated to all the information about what it is, huh? The business and this year I am increased in what was the status of progress, because as I told you, there are many that are falling by the wayside, I would like to resume them and in addition to that came an excel with budget itself, one personal and another for the company where I am validating the issue of the cases, okay and. And mmm there are difficulties with doing these administrative tasks, right?

No, and you have experience working with a third-party platform to question the scope and cry logistics of your clients like Facebook, well, like which one, sorry, Facebook, third-party platforms that you put in your service. Can she talk to you? On that platform. Come on

I do it there, but right now I'm not on any platform where I can upload my products, my services and they are sold from there, it's something I would like to love, in fact. Is a digital platform something that interests you, yes, of course. These may be the most challenging or tedious aspects of your current franchise that you can expect to see since it was a third-party platform, it will help.

I would love for you to solve the issue of getting clients for me, not to be doing it myself directly. By knowing the reputation and background of a client you would like to have a lot of data such as preferences and a personality profile or just a heating.

I wouldn't love the profile, it gives me a lot of information. Okay and next. When considering new customers, what information they would like a platform to provide. Well, all the full cell names, eh? Email housing location workplace profession, huh? Marital status hence children of the one who has children to young people, eh? I can have the person, eh? Places you like to visit.

I think it would be there. YY prefers to have access to a large amount of data such as reputation, background, preferences and a dietary personality profile of the client or believe that a direct heating is more than enough.

In my case, eh? I would like all the data more. How much control would you like to have over your profile? On this platform that you mention, if you prefer it to be deeper or easier to configure, I have to configure it, not that it be easy to configure. Is there a design element that you would like to have that makes you feel like you better represent yourself? .

I would like it to be a very platform Minimalist that does not have or that is easy for the client to access the information find it that is clean that looks clean and that I can use my colors. It would be valuable to you, the assistance and the concepts, give me a second.

It's good, it's very ready, ok ready perfect, the assistance and advice of the platform's experts would be valuable to you when creating a profile. Yes of course. Yy would you consider investing funds from the platform to reach more customers.

How to pay a monthly cost To cancel Or that is, if the return on investment really means something important to me, yes. Okay, and let it be obviously a manageable amount. That is also important that perhaps that amount is structured according to your company if you are an entrepreneur if you are associated with a larger, medium-large company or a large company, then know how to differentiate in terms of costs.

And how important is security to you in terms of adopting a third-party application? Highly And finally are there any other security features?

What would you like to see in the third party center. Just like being clear, right? Again, sorry. How to have it so clear, no, no, right now no no no. And and it's already over so quickly if you talk very

Nervous, okay, they had told me it was like an hour more than an hour, yes, but when I ask them, I go very quickly. What we are then thank you for Well, be very well, good day. Thanks bye. It started

\