

-- Speaker 0 00:00:05 Welcome to the clear impact podcast brought to you by PTI university. Thanks for joining us today. My name is Sherry Conner and I am your host.

Speaker 1 00:00:19 Also what's very important and unique with, with synchrony is once the dealer complete with the job, they receive a hundred percent of the funding it's automatically direct deposited into their account. It does not require a customer sign-off

Speaker 0 00:00:32 Who knew that discussing dealer financing could be so interesting today on the clear impact podcast, we are introducing Brian Kovi, our vice president of sales for the state of Florida. Brian shares a ton of great information regarding the benefits of the synchrony financing program that we helped set up for our dealers. Brian also shares with us that accepting feedback is an important key to personal and professional growth. Good morning, we are here on the clear impact podcast and we are in the introduction series. And today we have the elusive and long awaited. Brian Kovi with us. Ryan is our VP of sales of the entire state of Florida. Welcome to the show. Well, thank

Speaker 1 00:01:13 You. And I've been looking forward to this and I know you said that, uh, it's been kind of tough to pin me down, but, uh, it's funny in my house, I have the same always working, so I'm always out and about and in

Speaker 0 00:01:24 The field. Okay. Brian, I've not known you super long. I don't really know anything about you. So tell us a little bit about yourself.

Speaker 1 00:01:30 Yeah, absolutely. So I'm born and raised in Indianapolis, Indiana. Are you a Hoosier? I am Hoosier grew up on the east side of Indianapolis and, uh, I have two brothers I'm a middle child. So some people might raise an eyebrow and might make some sense now of who Brian is, but lived in Indy for a long time. And then actually relocated to Arizona, moved out to Phoenix, Arizona, and lived out there for about six years. Uh, job took me out there and, uh, that was quite an experience to go out there with my wife and my daughter at the time, which was a pre-kindergarten. We were the first people to move away from home. My brothers, everybody, my cousins, everybody's like a 10 mile radius and never moved out of state. So that was quite an experience and a wonderful experience from Katie. And how so, how long have you been in Florida?

Speaker 1 00:02:16 We've been in Florida about eight years. Okay. Yeah. We, uh, moved in, uh, came to port St. Lucie, Florida, where we've called home for quite some time now. And we enjoyed that town. My daughter, you know, finished high school. She was a class of 2020, and I thought, how awesome that would be for her to be that graduate. But, you know, she certainly, you know, with the COVID and everything, you know, Mr. Graduation and everything, but anyway, she got out of school and she is since enrolled in full sail university and she is super excited. So she moved out. She's now living in Orlando, she is loving her independence. Nice. But she has come home a couple of weekends to see mom and dad,

Speaker 0 00:02:56 Which is pretty awesome. So how did you arrive at PGT innovations or in the fenestration industry? How did you find yourself in this space?

Speaker 1 00:03:05 Interesting path, because my professional career prior to coming to PGT or being in the fenestration business was cabinetry. And so how's kitchen cabinetry relate to the fenestration business. Well, it's, you know, it goes back to the people. You know, I had a great relationship with a gentleman that was my leader at the cabinetry place that I worked in. He had relocated a year or two before to Venice and was working at PGT and I'd kept in contact with him. And he reached out to me via text message one day and said, Hey, I have an opportunity. And I think you'd be perfect for it. And we'd like you to come in and interview and go through the process of coming on board. And at the time absolutely loved Arizona loved what I was doing. I was managing a sales team. I had responsibility for everything west of the Mississippi.

Speaker 1 00:03:51 So I was enjoying traveling and, but the gentleman that called me, I had a lot of respect for, and it was also interesting. There's a, uh, another part of it is when we lived in Indy. Uh, one of the places that we would be cation was Sarasota. So we knew the area very well. We knew siesta key and part of us was --

-- like, we could actually live where we would take all our vacations and have a great time. So you reached out, I went through the interview process and then came on board with PGT in December of 2012, but you were on

Speaker 0 00:04:22 The east coast instead of the west coast. I

Speaker 1 00:04:25 Was so I'm confused. So when I moved, my expectations was I was going to live in Sarasota, but my territory when I first started was basically down to the keys, up to Melbourne. So I needed to live in my territory. So that's what actually took me to the other coast.

Speaker 0 00:04:41 So they did a bait and switch. They kind of tricked me a little bit.

Speaker 1 00:04:44 Yeah. But, uh, you know, it worked out, you know, we have wonderful friends and people we've met over there and it really has given me the opportunity to get to know that market and that dealer base from living there for the last year.

Speaker 0 00:04:56 Nice. So you just relocated to the Sarasota area and, uh, you can officially use the hashtag I live where you vacation.

Speaker 1 00:05:04 I can. Yeah. But we are very excited about being over on this coast.

And, you know, as I mentioned earlier about the relationships that I built in the Southeast and, and in that territory, wonderful people, and what's exciting is have some relationships over here, but I'm going to have the opportunity to really get to know the dealer basis business as well over here. Like I do in that

Speaker 0 00:05:24 That's exciting. It's good that you can embrace change like that. Tell us a little bit about your role and what you love about it. And

Speaker 1 00:05:30 Yeah, it's interesting. My role is involved since I've been at PGT, you know, I started and it was just the one company and through acquisitions, I, you know, I took on responsibility for CGI brand and then CGIC then WinDoor and then the eye lab of driving sales and through the dealer base. And then recently the beginning of this year, the addition of the echo brand. So my responsibilities and roles have changed as we continue to grow as a, which is so fantastic. You know, when it's with echo, for example, our latest acquisition BNL to work and be with that team to onboard and be with them. And the synergies that we work together to not only promote our PGI brands, but now we have an additional brand called echo to go out there in the marketplace. One thing that is exciting for me that I didn't know, when I came here is opportunity is so vast and it's amazing.

Speaker 1 00:06:23 And it continues to grow not only with the companies and acquisitions, but the talent and the people I work with. You know, I think about their first acquisition CGI. And, uh, that was a company that was our number one competitor, where, you know, we were head to head and then we became one company. And it's funny when you're all of a sudden, you, your rival, the person that you battle the most, you're on the same team. And it took us a while to kind of learn that we're on the same team, but myself and the CGI family, we learned a lot from that. And some of my closest tightest relationships are people that came from CGI and, you know, from other brands. So when I think about the acquisition with echo, you know, it's, it's more people, uh, more relationships with people in the family. It's pretty awesome. Yeah.

Speaker 0 00:07:06 Let's talk about that in her podcast about how, you know, she was so excited the day she put on her red sail shirt and was representing CGI. And then it wasn't very long after that she was putting on a blue shirt and was like, oh, I made it like I'm with the big boys now. But she alluded to that, that here, we had been direct competitors and now we're all on the same team. So, but that does brings a lot more talent, a lot more possibilities and a lot more opportunities to our dealers. Tell

Speaker 1 00:07:31 You a funny story about Liz. You know, when I came on and I became the director of sales for CGI, the general manager at the time brought me in and they knew that they were getting a new sales leader. So this is the core base of CGI. Nothing had been touched here, comes the guy quotations from PGT. And I get introduced. I'm so excited, you know, to meet the team, the body language in that room was so rough. They did not want, you know, as you say, you know, the guy with the blue shirt, covenant to everybody wearing red shirts. And --

-- it's funny is Liz looked at the general manager and said, why do we get the PGT guy? And it was funny. I was like, am I not in the room? But it's amazing from that standpoint and those meetings, how the organization and the team has grown together, it's pretty cool. And I remind her of that conference.

Speaker 0 00:08:22 Oh, I'm sure you do. Yes. So we want to talk for a little bit about the financing program that we have in place for our dealers. I don't know much about it. I'm curious to hear what you and your team have set up for our dealer base around it synchrony, right? Absolutely. Okay. Tell us about that.

Speaker 1 00:08:40 First of all, PTI has not gone in the banking business where we're not in banking and financing,

Speaker 0 00:08:47 Be sure to tune in for upcoming episodes to help you understand the fenestration industry, what you need to know when buying windows and doors and related topics, you can find out more about us@pgtuniversity.com. You can also find us on Facebook and LinkedIn

Speaker 1 00:09:05 Housing. Synchrony is we were looking for opportunities to bring tools to our dealer base, to help them close sales. And then we looked at what we, as an organization could leverage more so than them. So if you're an independent dealer and you go to a finance company, you're going to get a certain amount of rates because of what you can finance. But us going, as in PGT, I, we bring the collective base of the whole dealer base together. And so we're able to negotiate better rates on behalf of our dealers and our customers. And so this process began where we actually had meetings and interviews. We interviewed different banks. We interviewed different financing companies and did the due diligence to see what was going to be best and worked best for our customers. So this is just an added benefit for our customer base, that we took the initiative to find the best in the marketplace, negotiate the best rates and then offer it.

Speaker 0 00:10:02 So how does that work? So, um, let's just say, Hey, I'm buying a house. I need new windows and doors. It's going to cost me. I don't know more money than I have in my bank account. So instead of putting it on my visa card, I can actually finance it through the dealership.

Speaker 1 00:10:18 Yeah. So when we initially rolled out the program and it has actually turned one year old this month, which is fantastic, we had the dealer sign up and it is so easy to, to sign up. They basically go to S Y F and roll.com. And then there's a place where you could put a promo code and you put PGT, I, and it'll link us where a dealer can sign up for the program and be able to offer the financing to their customer. And that's it, that's it, it's simple as that they go on, uh, they, they fill out the application and then what's nice about it is there's a couple of ways they can utilize it. Uh, we create landing page on their website. So when a dealer is doing, in-home sells, they can say, Hey, let's go to my website. And then they hit the secreting financing and the customer can sign up for financing live there in home.

Speaker 1 00:11:04 And what's nice about that. It's, it's paperless. Somebody doesn't have to carry around a big file band and say, sinus sinus, and give me your social security number. So it's also very secure for the customer because they can fill out the application online and protect their information. Another way that they can apply for financing is an app on a phone. So a dealer can open the app on the phone and then hand it over to the customer and they could fill out the application live. Also, what's exciting is secretly is working on a new in-home sales device called direct to device. And what this is, it's a process where a dealer can send through text message, a link to their phone, where they can fill out the application on their own personal device, or the dealer can have a QR code and the homeowner can scan the QR code, which will upload the dealers information. So it will be pre-populated. And then the customer can just fill out the application they're on their own device as well. So it is simple, simple, simple, and they're even looking for ways to make it even easier. It

Speaker 0 00:12:06 Doesn't even look like we have a hand in it at all. It looks like it's coming directly from the dealer. Like they're big enough to make this happen, but we're really lending our weight to that so that --

-- it can, it can be a better deal for the end user, because it's a better interest rate than what people might get outside of that is that, that

Speaker 1 00:12:24 Is correct. There's a lot of different interest rate options that a consumer can go with. And also what's nice is there's opportunities to do 18 months, same as cash 24 months, same as cash. They basically can pull down a menu and say, Hey, this is the type of financing that works best for me. So it's not just one or two options. It's a full Ray of different options that synchrony

Speaker 0 00:12:43 Offers. I think that's an amazing thing that we offer to our dealer base.

Speaker 1 00:12:47 There, there's a couple of things that are unique. They, they offer, uh, stage funding to the dealer. This is unique so they can sign up for different percentages of the funding throughout the job. They don't have to wait until the job's a hundred percent complete so they can get up to 50% at the beginning of the job when the order's place in a 50%, when the job's complete. Also what's very important. Unique with, with synchrony is once the dealer's complete with the job, they receive a hundred percent of the funding it's automatically direct, deposited into their account. It does not require a customer sign off. There are some other financing options out there in the marketplace that you do not get any financing money until the job is a hundred percent complete. And then it has to have a customer sign off and a customer kid hold a hundred percent of the money. If they're having a little tear in a screen, or, you know what, this window just doesn't operate. Like I thought it would, it's a way that they could maybe not purposely, but it could delay the funding to the customer with synchrony financing. Once the child is complete, they are funded a hundred percent, which is

Speaker 0 00:13:49 Fantastic. And that helps with cashflow and they can pay their employees and they can keep, you know, keep the lights on. Absolutely. That's awesome. I love that.

Speaker 1 00:13:59 There's also, what is unique about secrecy is they have a dedicated sales team. So when I talked about going to the website and signing up, once you're signed up, they schedule individual training with that dealer and it can be done in person, or it could be done for a teams or a zoom call. And so they will take not only the dealer, but the tire sales team for that dealer, through all of the programs that they have available and explain to them how it works, how the mobile app works, how the landing page works. So they have the support from day one. So one thing is with, with the growing market, you know, a dealer will add additional salespeople. So one thing that's nice about synchrony and their dedicated sales team is that training is always available. Maybe they just need a refresher. I need an updated class to sharpen their skills that's available. If they add people that's available. So the training and support from synchrony starts day one. And it's always there as long as the dealer or for even that matter, the sales team needs it.

Speaker 0 00:14:58 So we have some synchrony courses on the PGI university site. So our dealers are already there because they're learning all about products and they're learning about industry knowledge, and now they can get a refresher on the financing while they're there. Yeah, it's

Speaker 1 00:15:10 Absolutely there. It's a fantastic tool. And again, it's just another avenue where the dealers can get edgy.

Speaker 0 00:15:17 That's amazing. Oh, I love it. And it doesn't tie up your sales team. They don't have to be the ones doing it. It doesn't

Speaker 1 00:15:22 Tie up the team. And another amazing thing, I just keep thinking, cause there's so many great things about synchrony is the percentage of approvals is over 80%. So we've hit our one-year anniversary. And our average approval rating for the program is over 80%. Wow. That's fantastic.

Speaker 0 00:15:39 That's amazing. Anything else about synchrony that our dealer base must know

Speaker 1 00:15:44 Initially when we rolled out synchrony, there was a, certainly a push from the sales team. We were out educating. This was a new tool for some dealers and some dealers signed up, but I've noticed they haven't used it. And when we look at an 80% approval rating, we look at the success of the program. I encourage any dealer that has s --

-- igned up or haven't signed up to utilize this financing. It's another tool in your toolbox to help you and your sales team continue to drive some revenue.

Speaker 0 00:16:10 What a great idea. I love that.

Speaker 1 00:16:12 It's fantastic. And it's something that we're able to do to negotiate on their behalf, to give them another tool to help them.

Speaker 0 00:16:19 That's that's so fantastic. All right. So we have one more question and we're asking this of everyone, because this is the clear impact podcast. So we're talking about impact. What is an event or who is a person who has had a major impact in your life?

Speaker 1 00:16:34 Yeah, that's a great question. And it's funny, the person that's had a major impact in my life. He probably doesn't even know it. So he was one of my first sales managers. So a very young Brian Kobe had his first sales job, territory job, and we'd always have new product rollout. And we do offsite training where we bring in 20, 30 people. And I would host the training and I would give the PK product knowledge class of everything that's going on. He attended my first class and it was the first time. And generally when you do this class, you'd have like eight or 10 because your, your size of your territory. And he was quiet. And at the first break, I think of it like a basketball kind of the first quarter, he pulled me aside and he's like, Hey, this is what you've done.

Speaker 1 00:17:15 Great. This is what you could do better. And then this is what you need to focus on. He started coaching me immediately. And at first I was pretty put off because I put a lot of effort into building and putting together as a presentation. The audience was a group that I was very comfortable with because I had a relationship with, but that night I started thinking about all that advice and all that coaching he gave me. And I spent that night tweaking my presentation, taking his recommendations. And I put them in my presentation the next day that he was at it flow better. It felt better. The audience response was amazing and taught me. He just wasn't a manager. He was a mentor. And I had had managers before that just made sure I was on task, but I never had, that was my first mentor that even though I was doing a good job, he felt I could do a great job.

Speaker 1 00:18:02 And he coached and he spent time and he invested in me and, you know, as a leader and managing people, I do the same thing. I think there's always an opportunity to take a veteran or a new person, give them some advice to take them the next level. I also personally love feedback, you know, because he taught me that, Hey, you can learn a lot from the person that left right from you, uh, your boss, your peers, the people you manage. I learned something all the time for the people I manage. So he was a big impact on me. And he opened my eyes to taking that advice and being more of a mentor than just managing somebody. And did we get his name? His name is Damien Weaver. You're

Speaker 0 00:18:40 Going to have to send him a copy of this podcast. So he knows

Speaker 1 00:18:42 I should send it to him. Last. I heard he worked for the Mars company, uh, and he gets all the m&ms and you didn't stay friends with him.

Speaker 2 00:18:50 What's wrong with you so bad. We need to bring him down.

Speaker 1 00:18:53 Yeah, it's interesting. He was my direct manager for about two years and he helped me grow professionally in those two years. More so than the prior managers I had

Speaker 0 00:19:03 In the podcast I did with Sean Harlequin talked about mentorship. So it's kind of a common theme about building each other up. You can learn something from anyone if you're open to hearing it. So I think that's called humility.

Speaker 1 00:19:14 Yeah.

Speaker 0 00:19:16 Um, awesome. Well, I have so enjoyed our conversation today, Brian. I hope we can do this again now that you don't live so far away, maybe we can wrangle you into the studio and other day, and we can talk about more fun stuff. I enjoyed the time.

Speaker 3 00:19:29 Thank you. Awesome. Thanks Brian

Speaker 0 00:19:32 PGT a university is the customer education team for an entire family of brands. We began with the original easy breeze port and closure line then became PGT. America's leading brand of impact resistant windows and doors. We then added CGI CGIC WinDoor, Western window --

-- s, new south windows and echo windows and doors. We create products built to withstand major storms, keeping people safe, secure, and prepared. Our exceptional brands give you the protection you need without compromising design or functionality. PGT university is here to educate you our listener so that you can be a more informed consumer of window and doors.

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