ELIO KOSMIDIS · Sales Leader

Owner: Elio Kosmidis | Sample artifact — Executive Operating System™

Broker Conversation & Growth Field Guide

A navigable, aligned and practical way to start natural conversations and create clear next steps.

Contents

Use the route cards for context, then use the coaching pages to strengthen delivery.

HOW TO USE THIS GUIDE

Start with the two-page daily field card. Choose one audience, use one short opener, listen, offer one useful step and record the agreement.

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Quick start + daily field card

Short, natural and useful. Use one line, then listen.

1 CONTEXT	2 ASK	3 LISTEN	4 CLARIFY	5 OFFER	6 AGREE	7 RECORD

TOP CONVERSATIONS FOR TODAY

PAST CLIENT

OPENER	CLARIFY	NEXT STEP
“How has the loan been working for you?”	“Have your plans changed since we last spoke?”	“Would a short review help, or are you comfortable leaving it as it is?”

OLD LEAD

OPENER	CLARIFY	NEXT STEP
“When we last spoke, the timing was not right.”	“Has anything changed, or should I close the loop for now?”	“If useful, we can map the current starting point in 10-15 minutes.”

FUTURE BUYER

OPENER	CLARIFY	NEXT STEP
“What feels like the biggest barrier to buying?”	“Is it the deposit, borrowing capacity or knowing where to start?”	“I can help turn that into a target and timeline.”

REFERRAL PARTNER

OPENER	CLARIFY	NEXT STEP
“What lending questions take up most of your time?”	“What would make a referral easy for you and the client?”	“Let us agree the introduction and update process.”

LISTEN FOR

Change, uncertainty, pressure, timing, priorities and the question behind the first question.

Conversation & Growth workflow

The conversation is one part of growth. Use the full loop.

01 PREPARE | 5-10 MIN

- Choose one audience and route.
- Prepare 10-20 contacts.
- Write the useful next step.
- Check consent and approved wording.

02 CONTACT | 30-45 MIN

- Use one opener.
- Ask one question, then pause.
- Do not over-explain.
- Ask permission before sensitive details.

03 RECORD | IMMEDIATELY

- Capture the need.
- Record the action and date.
- Capture consent and channel.
- Do not record unnecessary data.

04 FOLLOW UP | AGREED DATE

- Send only what was promised.
- Use the agreed channel.
- Keep it short and specific.
- Close the loop.

05 MEASURE | WEEKLY

- Attempts and conversations.
- Needs and next steps.
- Reviews and referrals.
- Which opener worked best?

MINIMUM CRM CAPTURE

FIELD	CAPTURE	EXAMPLE
Need / trigger	What matters now	Buying in 12-18 months
Next step	Smallest agreed action	15-minute planning call
Date / channel	When and how	SMS next Tuesday
Consent	Permission and preference	Phone okay; no marketing email

Compliance + trust guardrails

Use the prompts as conversation aids. Confirm current internal requirements before deployment.

SAFER WORDING

AVOID	RISKY EXAMPLE	USE INSTEAD	SAFER WORDING
Avoid implied savings	"There is a good chance you are overpaying."	**Ask a neutral question**	"When was the last time your loan was reviewed?"
Avoid guaranteed outcomes	"I can save you a few hundred dollars."	**Explore the goal**	"What would better cash flow need to make possible?"
Avoid urgency pressure	"Now is the time to act."	**Offer information**	"Would it help to understand the options before deciding?"
Avoid approval promises	"I know a lender who will approve you."	**Set expectations**	"Options are subject to lender assessment."
Avoid public data capture	Collecting personal details in comments	**Move privately**	"Happy to continue through an approved channel."
Avoid implied endorsement	Promising an outcome or partner support	**Be transparent**	"Let us agree a clear process and keep roles transparent."

CHANNEL HYGIENE

- Move from public comments to a private approved channel before collecting personal information.
- Respect consent, opt-outs and preferred contact times.
- Use approved templates and disclosures where required.
- Escalate vulnerable or complex circumstances through the appropriate internal process.
- An equity conversation should acknowledge that accessing equity can increase debt, repayments and total cost.

PRE-FLIGHT

Approved channel? Consent checked? Wording suitable for the audience? Clear next step?

STOP / ESCALATE

Vulnerability, hardship, complex advice or a request outside your role? Pause and use the right internal process.

TRUST CHECK

A review is not a promise of approval, savings, a better rate or a particular lender outcome.

Objection handling

Acknowledge, clarify only if useful, offer a choice, then give control back.

RESPONSES THAT KEEP TRUST INTACT

OBJECTION	ACKNOWLEDGE	LOW-PRESSURE RESPONSE
“I am happy with my lender.”	That is good to hear.	Anything you want clarified, or are you happy to leave it there?
“I already have a broker.”	That makes sense.	I will not disrupt what works. If there is ever a gap, I am happy to help.
“Now is not a good time.”	No problem.	Would another time help, or would you prefer no follow-up?
“I do not want a credit check.”	That is completely fine.	We can keep it at a general planning level, with no formal step.
“Just send information.”	Of course.	Which one question should the information answer?
“I am not interested.”	Understood.	I will leave it there. If anything changes, you know where to find me.

THE RULE

A clear no is the end of the conversation, not an invitation to reframe the offer. Record the preference and stop the follow-up.

Equity & financial review

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Existing homeowners, past clients and database contacts

THE AIM

Explore goals, debt and options without creating urgency.

01 START LIGHT | 02 LISTEN FOR THE NEED | 03 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER

“How is your current lending working for you?”

FOLLOW-UP

“What would you most like to improve or understand?”

CLOSE

“I can map the options and trade-offs, then you can decide.”

IN PRACTICE

Broker: “What would you want a review to help you decide?”
Client: “Whether renovating is realistic.”
Broker: “So certainty matters before action. Let us map the options first.”

MORE OPTIONS

01 ALTERNATIVE
“Would a review of the numbers and risks help?”

02 ALTERNATIVE
“What would you want equity to support?”

03 ALTERNATIVE
“Are renovations part of the plan?”

04 ALTERNATIVE
“Would more flexibility make a difference?”

05 ALTERNATIVE
“How important is the timing?”

06 ALTERNATIVE
“Would confirmation that everything is fine still help?”

GUARDRAIL

Accessing equity can increase debt, repayments and total cost.

NEED HEARD

____

NEXT STEP

____

FOLLOW-UP DATE

____

Personal network

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Friends, family and acquaintances

THE AIM

Make questions easy without turning the relationship into a sales opportunity.

01 START LIGHT | 02 LISTEN FOR THE NEED | 03 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER

“Is there anything about your home or loan plans you want clearer?”

FOLLOW-UP

“Would information or a second opinion help more?”

CLOSE

“I am happy to help, and equally happy to leave it there.”

IN PRACTICE

Broker: “Would a second opinion help, or are you mainly curious?”
Friend: “I want to know whether the loan still suits us.”
Broker: “We can keep it to a simple check and stop there.”

MORE OPTIONS

01 ALTERNATIVE

“How is the loan working day to day?”

02 ALTERNATIVE

“What would you change if you could?”

03 ALTERNATIVE

“Are you comfortable with the current setup?”

04 ALTERNATIVE

“Have your plans changed?”

05 ALTERNATIVE

“Would a plain-English explanation help?”

06 ALTERNATIVE

“What would make this useful rather than sales-like?”

GUARDRAIL

Make declining easy. Do not use personal information without consent.

NEED HEARD

____

NEXT STEP

____

FOLLOW-UP DATE

____

Social media

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH	THE AIM
Comments, DMs and story replies	Move engagement into a useful private conversation.

01 START LIGHT — 02 LISTEN FOR THE NEED — 03 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER	FOLLOW-UP	CLOSE
“Is there a finance question you would like explained in plain English?”	“Would a checklist or a short planning conversation help more?”	“Happy to move this to an approved private channel.”

IN PRACTICE

Broker: “What would you like to understand first?”
Contact: “What I could realistically afford.”
Broker: “I can explain the inputs and limits before any formal step.”

MORE OPTIONS

01 ALTERNATIVE
“What is the biggest question about your next move?”

02 ALTERNATIVE
“Deposit, repayments, capacity or process - what comes first?”

03 ALTERNATIVE
“Would a finance-ready plan help?”

04 ALTERNATIVE
“Is a fixed-rate end date coming up?”

05 ALTERNATIVE
“Would a general checklist help?”

06 ALTERNATIVE
“Would you like to know what a review involves?”

GUARDRAIL Do not collect personal financial details in public comments.

NEED HEARD	NEXT STEP	FOLLOW-UP DATE
______	______	______

Past clients

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Reviews, check-ins and referral conversations

THE AIM

Check whether circumstances changed before discussing solutions.

01 START LIGHT | **02 LISTEN FOR THE NEED** | **03 OFFER ONE NEXT STEP**

RECOMMENDED STARTING SEQUENCE

OPENER

“How has the loan been working for you?”

FOLLOW-UP

“Have your plans changed since we last spoke?”

CLOSE

“Would a short review help, or are you comfortable leaving it as it is?”

IN PRACTICE

Broker: “How has the loan been working for you?”
Client: “It is fine, but our plans have changed.”
Broker: “Then let us check whether the setup still supports the new plan.”

MORE OPTIONS

01 ALTERNATIVE

“Does the setup still suit your plans?”

02 ALTERNATIVE

“Has anything changed at home or work?”

03 ALTERNATIVE

“Are you planning to renovate or move?”

04 ALTERNATIVE

“Would a plain-English update help?”

05 ALTERNATIVE

“Is there anything I could have done better?”

06 ALTERNATIVE

“Would someone you know benefit from a second opinion?”

GUARDRAIL

Confirm satisfaction before asking for an introduction.

NEED HEARD	NEXT STEP	FOLLOW-UP DATE

Old leads & existing database

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Stale enquiries and paused deals

THE AIM

Reopen through changed circumstances, not product pressure.

01 START LIGHT | **02 LISTEN FOR THE NEED** | **03 OFFER ONE NEXT STEP**

RECOMMENDED STARTING SEQUENCE

OPENER

“Has anything changed, or should I close the loop for now?”

FOLLOW-UP

“Is the original goal still right?”

CLOSE

“If useful, we can map the current starting point in 10-15 minutes.”

IN PRACTICE

Broker: “Has anything changed, or should I close the loop?”
Contact: “We have saved more, but are still unsure.”
Broker: “Let us map the target and timeline without starting an application.”

MORE OPTIONS

01 ALTERNATIVE
“Are you still thinking about buying?”

02 ALTERNATIVE
“Has the target or timeline changed?”

03 ALTERNATIVE
“What held the plan back?”

04 ALTERNATIVE
“Would a fresh look help?”

05 ALTERNATIVE
“Are work or family circumstances different?”

06 ALTERNATIVE
“If not now, would you prefer no follow-up?”

GUARDRAIL

Check permissions and prior opt-outs. Old information is not current information.

NEED HEARD

____

NEXT STEP

____

FOLLOW-UP DATE

____

Renters & future buyers

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH	THE AIM
Renters and future first-home buyers	Make ownership planning concrete without oversimplifying costs.

01 START LIGHT | 02 LISTEN FOR THE NEED | 03 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER	FOLLOW-UP	CLOSE
“What feels like the biggest barrier to buying?”	“Is it the deposit, borrowing capacity or knowing where to start?”	“I can help turn that into a target and timeline.”

IN PRACTICE

Broker: “What feels like the biggest barrier?”
Buyer: “Not knowing what deposit is enough.”
Broker: “Let us define the target first, then decide the pace.”

MORE OPTIONS

01 ALTERNATIVE
“What would owning make possible?”

02 ALTERNATIVE
“What kind of first place do you imagine?”

03 ALTERNATIVE
“Has anyone shown you the steps?”

04 ALTERNATIVE
“Would a savings target help?”

05 ALTERNATIVE
“What part feels most uncertain?”

06 ALTERNATIVE
“Would a planning map make it clearer?”

GUARDRAIL Do not equate rent with a mortgage repayment. Include ownership costs and assessment.

NEED HEARD	NEXT STEP	FOLLOW-UP DATE

Professional referral partners

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Accountants, financial planners and lawyers

THE AIM

Make referrals easy while keeping roles, consent and updates clear.

01 START LIGHT | **02 LISTEN FOR THE NEED** | **03 OFFER ONE NEXT STEP**

RECOMMENDED STARTING SEQUENCE

OPENER

“What lending questions take up most of your time?”

FOLLOW-UP

“What would make a referral easy for you and the client?”

CLOSE

“Let us agree the introduction and update process.”

IN PRACTICE

Broker: “What makes a lending referral easy or difficult?”
Partner: “Clear updates without chasing.”
Broker: “Let us agree the update points and channel.”

MORE OPTIONS

01 ALTERNATIVE
“Which clients need lending support most?”

02 ALTERNATIVE
“What information helps your advice?”

03 ALTERNATIVE
“How do you handle lending needs now?”

04 ALTERNATIVE
“Warm introduction or joint meeting?”

05 ALTERNATIVE
“What should a finance snapshot include?”

06 ALTERNATIVE
“Would a typical scenario help?”

GUARDRAIL Stay within role and share information only with appropriate consent.

NEED HEARD

____

NEXT STEP

____

FOLLOW-UP DATE

____

Local community & small business

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Gyms, schools, clubs, employers and shop owners

THE AIM

Offer useful education, not just a referral request.

01 START LIGHT | **02 LISTEN FOR THE NEED** | **03 OFFER ONE NEXT STEP**

RECOMMENDED STARTING SEQUENCE

OPENER

“What lending questions do your people ask most?”

FOLLOW-UP

“Would a short Q&A or checklist help more?”

CLOSE

“I can keep it practical, educational and optional.”

IN PRACTICE

Broker: “What would genuinely help your members?”
Owner: “People ask about buying and refinancing.”
Broker: “I can create a short Q&A with an optional next step.”

MORE OPTIONS

01 ALTERNATIVE
“What are people most confused about?”

02 ALTERNATIVE
“Would a Q&A add value?”

03 ALTERNATIVE
“Would a one-page guide help?”

04 ALTERNATIVE
“Any useful upcoming events?”

05 ALTERNATIVE
“How can follow-up stay optional?”

06 ALTERNATIVE
“What would make this comfortable?”

GUARDRAIL

Be clear about representation, information use and referral arrangements.

NEED HEARD

____

NEXT STEP

____

FOLLOW-UP DATE

____

Tradies & self-employed clients

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Tradies, contractors and business owners

THE AIM

Understand timing and variable income without assumptions.

01 START LIGHT | **02 LISTEN FOR THE NEED** | **03 OFFER ONE NEXT STEP**

RECOMMENDED STARTING SEQUENCE

OPENER

"How does cash flow change across the year?"

FOLLOW-UP

"What would you most like a lender assessment to reflect?"

CLOSE

"I can do the legwork and summarise the options and trade-offs."

IN PRACTICE

Broker: "How does cash flow change across the year?"
Client: "It moves around with the jobs."
Broker: "Then the first step is mapping the pattern."

MORE OPTIONS

01 ALTERNATIVE
"How do income and expenses move?"

02 ALTERNATIVE
"Has lender assessment been explained?"

03 ALTERNATIVE
"Does lending fit how the business runs?"

04 ALTERNATIVE
"Would predictable repayments help?"

05 ALTERNATIVE
"Any equipment or property plans?"

06 ALTERNATIVE
"Would an after-hours summary save time?"

GUARDRAIL Avoid assumptions about cash income or business practices. Do not imply approval.

NEED HEARD

____

NEXT STEP

____

FOLLOW-UP DATE

____

Dialogue examples

Short examples of context, listening, reflection and one agreed step.

PAST CLIENT

Broker: “How has the loan been working for you?”

Client: “It is fine, but our plans have changed.”

Broker: “It sounds like the loan is fine but the goal has moved. Would a short review help?”

OLD LEAD

Broker: “Has anything changed, or should I close the loop for now?”

Contact: “We have saved more, but we are still unsure.”

Broker: “So the uncertainty matters more than the savings. Let us map the target and timeline.”

FUTURE BUYER

Broker: “What feels like the biggest barrier to buying?”

Buyer: “Not knowing what deposit is enough.”

Broker: “Let us define the target first, then you can decide how quickly to work towards it.”

REFERRAL PARTNER

Broker: “What makes a lending referral easy or difficult?”

Partner: “I need useful updates without chasing.”

Broker: “Let us agree the update points and channel before any introduction.”

SELF-EMPLOYED

Broker: “How does cash flow change across the year?”

Client: “It moves around with the jobs.”

Broker: “Then the first step is mapping the pattern, not discussing a product.”

CLEAR NO

Contact: “I am not interested.”

Broker: “Understood. I will leave it there.”

Broker note: Record the preference and do not create another follow-up task.

COACH FOR Short questions, a real pause, accurate reflection, permission and a specific next step.

Listen, clarify and respond

The opener starts the conversation. Listening creates the value.

1 CONTEXT Explain why you are asking.	**EXAMPLE** “When we last spoke, timing was not right.”
2 ASK Use one open question.	**EXAMPLE** “What has changed since then?”
3 REFLECT Play back the meaning, not every word.	**EXAMPLE** “It sounds like certainty matters more than speed.”
4 CLARIFY Check priority, impact and timing.	**EXAMPLE** “What would you most like to be clearer about?”
5 SUMMARISE Confirm that you understood.	**EXAMPLE** “So the goal is a realistic target before you start looking.”
6 OFFER Ask permission and offer a choice.	**EXAMPLE** “Would a checklist or a short planning call help more?”
7 AGREE Confirm action, owner, date and channel.	**EXAMPLE** “I will text the checklist today and call next Tuesday.”

AVOID Stacking questions, solving too early, repeating a script or treating silence as something to fill.

Channel-ready conversation starters

Keep the purpose consistent; adapt the length and level of permission.

PHONE	“Hi Sam, it is Alex. Have I caught you at an okay time for one quick question?”
USE	Use a pause. Do not read a paragraph.

VOICEMAIL	“Hi Sam, it is Alex. I am checking whether your plans have changed. No need to call back if not.”
USE	Give context and remove pressure.

SMS	“Hi Sam - when we last spoke, timing was not right. Has anything changed, or should I close the loop?”
USE	One question only. Respect opt-outs.

EMAIL	“I wanted to check whether your plans have changed since we last spoke. If useful, I can help map the current starting point.”
USE	Use a clear subject and one action.

SOCIAL DM	“I saw your post about renovating. Is there a finance question you would like explained in plain English?”
USE	Move privately before personal details.

WARM INTRO	“Thanks for the introduction, Priya. Sam, what would make this first conversation useful for you?”
USE	Confirm consent and roles.

CHANNEL CHECK Approved channel? Consent and contact preference known? Personal details moved to the correct private process?

Respectful exits and stop signals

Trust grows when people can decline without being challenged.

CLEAR NO	Person: “I am not interested.” Broker: “Understood. I will leave it there.”
NO FOLLOW-UP	Person: “Please do not contact me again.” Broker: “Of course. I will record that preference now.”
NOT NOW	Person: “This is not a good time.” Broker: “No problem. Would you prefer another time or no follow-up?”
EXISTING SUPPORT	Person: “I already have a broker.” Broker: “That makes sense. I will not disrupt what is working.”
INFORMATION ONLY	Person: “Just send me something.” Broker: “Certainly. Which one question should it answer?”
CONVERSATION COMPLETE	Person: “That answers my question.” Broker: “Great. I will leave it there unless you ask for anything else.”

STOP SIGNALS

A direct no, an opt-out, visible discomfort, repeated deflection or a request outside your role. Stop, record and use the correct internal process.

Prompt library - homeowners

Equity reviews and past clients. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

"How is the loan working for you?"

02 OPTIONAL PROMPT

"What would you like clearer?"

03 OPTIONAL PROMPT

"Have your plans changed?"

04 OPTIONAL PROMPT

"Would a review help you decide anything?"

05 OPTIONAL PROMPT

"What would more flexibility make possible?"

06 OPTIONAL PROMPT

"Would confirmation that everything is fine still help?"

USE WELL

One prompt, a real pause and a response based on what the person actually said.

Prompt library - buyers

Renters and future buyers. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“What feels like the biggest barrier?”

02 OPTIONAL PROMPT

“What would owning make possible?”

03 OPTIONAL PROMPT

“Deposit, capacity or process - what comes first?”

04 OPTIONAL PROMPT

“Would a target and timeline help?”

05 OPTIONAL PROMPT

“What part feels most uncertain?”

06 OPTIONAL PROMPT

“What would a useful first step look like?”

USE WELL

One prompt, a real pause and a response based on what the person actually said.

Prompt library - database

Old leads and existing contacts. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“Has anything changed?”

02 OPTIONAL PROMPT

“Is the original goal still right?”

03 OPTIONAL PROMPT

“Should I close the loop for now?”

04 OPTIONAL PROMPT

“What held the plan back?”

05 OPTIONAL PROMPT

“Would a fresh look help?”

06 OPTIONAL PROMPT

“What follow-up, if any, would suit you?”

USE WELL One prompt, a real pause and a response based on what the person actually said.

Prompt library - partners

Professional and community partners. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“What questions take up most of your time?”

02 OPTIONAL PROMPT

“What makes a referral easy?”

03 OPTIONAL PROMPT

“What updates are useful?”

04 OPTIONAL PROMPT

“Would a Q&A or checklist help?”

05 OPTIONAL PROMPT

“How should introductions work?”

06 OPTIONAL PROMPT

“What would genuinely support your people?”

USE WELL

One prompt, a real pause and a response based on what the person actually said.

Prompt library - self-employed

Business owners and universal follow-up. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“How does cash flow change across the year?”

02 OPTIONAL PROMPT

“What should an options summary include?”

03 OPTIONAL PROMPT

“What would make repayments easier to plan?”

04 OPTIONAL PROMPT

“What would you like to understand first?”

05 OPTIONAL PROMPT

“Checklist, short review or second opinion?”

06 OPTIONAL PROMPT

“What would you like to do next, if anything?”

USE WELL

One prompt, a real pause and a response based on what the person actually said.

Manager coaching and role-play

Coach behaviour that creates useful conversations, not memorised wording.

FIVE-MINUTE ROLE-PLAY

1. Choose one audience and realistic context.
2. Broker uses one opener; partner gives a real response.
3. Broker reflects, clarifies and offers one next step.
4. Repeat once with fewer words.
5. Agree one behaviour to use in the next activity block.

OBSERVATION CHECKLIST

- [ ] Context was clear and permission appropriate.
- [ ] One question was asked at a time.
- [ ] The broker paused instead of filling silence.
- [ ] The response accurately reflected the need.
- [ ] The next step was useful, specific and optional.
- [ ] A clear no was respected immediately.

COACHING QUESTIONS

- What sounded natural?
- Where did you solve too early?
- What did the person actually need?
- How could you say it in half the words?
- Was the next step agreed or assumed?

PROGRESSION Start with opener and pause. Then add reflection, clarification, choice and clean CRM capture.

Measure definitions and conversion

Use shared definitions so activity can be coached consistently.

MEASURE	DEFINITION
Attempt	An approved outbound contact or genuine inbound response.
Conversation	Two-way exchange where the person engages with the topic.
Need identified	A stated goal, concern, decision or information gap.
Next step agreed	Action, owner, date and channel confirmed by the person.
Review completed	The agreed review or planning discussion took place.
Outcome	Referral, application, nurture plan, no action or opt-out recorded.

WEEKLY CONVERSION RATIOS

Conversation rate	Conversations ÷ attempts
Need rate	Needs identified ÷ conversations
Next-step rate	Agreed next steps ÷ needs
Completion rate	Completed reviews ÷ agreed next steps
On-time follow-up	Follow-ups completed by agreed date ÷ follow-ups due

Measure + improve

Track behaviour, quality and progression - not only settled outcomes.

WEEKLY SCORECARD

Activity	Attempts and genuine conversations.
Quality	Needs identified, consent captured and CRM complete.
Progression	Agreed next steps and completed reviews.
Outcomes	Applications, referrals, nurture plans and opt-outs.
Learning	Best route, opener, channel and coaching focus.

WEEKLY REVIEW QUESTIONS

- Which audience created the most genuine conversations?
- Where did people hesitate, decline or disengage?
- Did I reflect the need before offering a solution?
- Which channel produced the clearest responses?
- What one behaviour will I practise next week?

FINAL REMINDER The goal is not to sound clever. It is to make the next conversation easier, safer and more useful.

Daily Conversation & Growth worksheet

Use one sheet per activity block. Keep the next step small, specific and agreed.

SESSION DETAILS

DATE	FOCUS ROUTE	TARGET

CONTACT LOG

CONTACT	AUDIENCE / ROUTE	NEED OR TRIGGER	NEXT STEP	FOLLOW-UP DATE

DAILY REVIEW

WHAT WORKED?

WHAT OBJECTION OR HESITATION DID I HEAR?

WHAT WILL I CHANGE IN THE NEXT BLOCK?

FOLLOW-UP CHECK

FOLLOW-UPS DUE	CRM UPDATED	NEXT BLOCK