ELIO KOSMIDIS · Sales Leader
Owner: Elio Kosmidis | Sample artifact — Executive Operating System™

Credit Conversation & Governance Field Guide

A navigable, aligned and practical way to strengthen credit conversations and create defensible decisions.

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 evidence.

START HERE

ROUTE CARDS

COACHING + LIBRARY

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

CREDIT ASSESSORS

OPENER
“How is the current file queue sitting with you?”

CLARIFY
“Which files feel highest risk or most likely to bounce back?”

NEXT STEP
“Would a pre-read on the evidence help before it goes further?”

UNDERWRITERS & APPROVERS

OPENER
“What would make this file a clean decision?”

CLARIFY
“Is it evidence, serviceability or structure that's slowing it down?”

NEXT STEP
“I can tighten the pack before it lands with you.”

RELATIONSHIP MANAGERS

OPENER
“How is the current deal pipeline tracking?”

CLARIFY
“Which deals are most exposed to a stalled decision?”

NEXT STEP
“Let's align on what evidence each file needs before submission.”

BROKER SUBMISSIONS

OPENER
“What's made recent submissions harder to assess?”

CLARIFY
“Is it the checklist, the turnaround time or the feedback loop?”

NEXT STEP
“We can agree what a complete file looks like before you submit.”

LISTEN FOR

Missing evidence, unclear structure, time pressure, escalation risk and the assumption behind the number.

Credit Conversation workflow

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

01 PREPARE
5-10 MIN

- Choose one file or one stakeholder.
- Confirm policy and evidence checklist.
- Note what “good” looks like for this file.
- Check delegated authority and pathway.

02 REVIEW
20-40 MIN

- Read the file before the call.
- Ask one clarifying question, then pause.
- Do not solve before you understand.
- Separate risk signal from noise.

03 RECORD
IMMEDIATELY

- Capture the decision and rationale.
- Record the evidence relied on.
- Note conditions and exceptions.
- Do not record unnecessary detail.

04 FOLLOW UP
AGREED DATE

- Send only the outcome and conditions.
- Use the agreed channel.
- Keep it short and specific.
- Close the loop with the submitter.

05 MEASURE
WEEKLY

- Approval cycle time.
- Rework and exception rate.
- Audit readiness.
- Which evidence gap recurs most?

MINIMUM CAPTURE

FIELD CAPTURE EXAMPLE

Decision driver	What is driving the outcome	Evidence gap or serviceability
Next step	Smallest agreed action	Request statements, resubmit by Friday
Date / channel	When and how	Email next Tuesday
Evidence relied on	What supports the decision	Payslips, statements, valuation

Compliance + evidence guardrails

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

SAFER WORDING

AVOID	RISKY EXAMPLE	USE INSTEAD	SAFER WORDING
Avoid implied approval	"This should get through easily."	**Set expectations**	"The outcome depends on the evidence and policy at the time of assessment."
Avoid guaranteed timelines	"I can get this approved by Friday."	**Offer a realistic window**	"I can flag it as a priority; the timeline depends on what's outstanding."
Avoid minimising risk	"It's basically fine, don't worry about it."	**Name what's still open**	"There are one or two things still to confirm before this is clear."
Avoid overriding policy	"I'll just push this one through."	**Escalate properly**	"This needs an exception approval — let's use the right pathway."
Avoid informal evidence	Accepting screenshots or verbal confirmation only	**Move to approved evidence**	"I'll need that through the standard verification process."
Avoid speaking for others	"Risk will definitely sign off on this."	**Be transparent on roles**	"I can't speak for Risk — let's get their view directly."

CHANNEL HYGIENE

- Confirm delegated authority before discussing an exception or override.
- Respect escalation pathways and do not bypass a required approval.
- Use approved templates and evidence checklists.
- Escalate vulnerable, hardship or complex circumstances through the appropriate internal process.
- A credit conversation should acknowledge risk and uncertainty, not resolve it informally.

PRE-FLIGHT

Evidence complete? Policy checked? Delegated authority confirmed? Clear next step?

STOP / ESCALATE

Vulnerability, hardship, an exception outside your authority, or a request outside your role? Pause and use the right internal process.

TRUST CHECK

A conversation is not a decision. Only the delegated approver can confirm an outcome.

Objection handling

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

RESPONSES THAT KEEP TRUST INTACT

“This deal needs to move faster than the process allows.”	That pressure is understood.	Let's identify what's genuinely blocking it and escalate that specifically.
“The customer says another bank already said yes.”	That's useful context.	I can only assess what's in front of me against our policy and evidence.
“I don't have time to chase more evidence.”	That's a fair constraint.	Let's agree the minimum that unlocks a decision, not everything at once.
“Can't we just make an exception this once?”	I hear the reasoning.	Exceptions go through the delegated pathway, not around it.
“The file looked fine to me.”	Good starting point.	Let's walk through what specifically supports that view.
“I don't understand why this got declined.”	That's a fair question.	I can talk through the reasoning and what would change the outcome.

THE RULE

A declined or escalated file is not a personal judgement. Explain the reasoning, record it, and use the right pathway for disagreement.

Credit assessors

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
Credit assessors reviewing files before submission to underwriting.

THE AIM
Catch evidence gaps early so files move once, not twice.

1 START LIGHT | 2 LISTEN FOR THE GAP | 3 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER
“How is the file queue looking today?”

FOLLOW-UP
“Which files feel highest risk right now?”

CLOSE
“I can pre-read the evidence before it goes further.”

IN PRACTICE

Assessor: “This one’s missing recent statements.”
Broker: “So the timeline is the risk, not the file itself.”
Assessor: “Exactly — let’s request them today.”

MORE OPTIONS

01 ALTERNATIVE
Does this file meet policy as it stands?

02 ALTERNATIVE
What evidence is outstanding?

03 ALTERNATIVE
Would a second read help before submission?

04 ALTERNATIVE
Is the risk in the numbers or the story?

05 ALTERNATIVE
How confident are you in this one?

06 ALTERNATIVE
What would make this an easy yes?

GUARDRAIL
Flag uncertainty rather than resolve it informally. A pre-read is not a decision.

Underwriters & approvers

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
Underwriters and approvers assessing submitted files.

THE AIM
Reduce rework by aligning on evidence and structure before formal submission.

1 CONFIRM SCOPE | 2 LISTEN FOR THE NEED | 3 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER
“What would make this file an easy decision?”

FOLLOW-UP
“Is it evidence, serviceability or structure?”

CLOSE
“I can tighten the pack before it lands with you.”

IN PRACTICE

Broker: “What would help this move faster?”
Underwriter: “Cleaner income evidence up front.”
Broker: “Noted — I’ll build that into the checklist.”

MORE OPTIONS

01 ALTERNATIVE
What typically slows a file down at your desk?

02 ALTERNATIVE
Is there a pattern in what comes back for rework?

03 ALTERNATIVE
Would a standard evidence pack help?

04 ALTERNATIVE
What's the biggest risk you're weighing here?

05 ALTERNATIVE
How much context is useful versus too much?

06 ALTERNATIVE
Would an early flag on complex files help?

GUARDRAIL
Don't pre-empt the underwriter's judgement. The conversation informs the decision; it doesn't make it.

Relationship managers

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
Relationship managers and bankers preparing submissions.

THE AIM
Align on evidence and structure before a deal enters the pipeline.

1 START LIGHT | 2 LISTEN FOR THE DEAL | 3 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER
“How is the current pipeline tracking?”

FOLLOW-UP
“Which deals are most exposed to a stalled decision?”

CLOSE
“Let's align on what evidence each file needs before submission.”

IN PRACTICE

RM: “This client wants an answer this week.”
Broker: “Then let’s make sure the file supports that timeline.”
RM: “Agreed — what’s missing?”

MORE OPTIONS

01 ALTERNATIVE
What's the client's real timeline?

02 ALTERNATIVE
Is the structure agreed, or still moving?

03 ALTERNATIVE
What would you want flagged early?

04 ALTERNATIVE
Are there any complexities I should know about?

05 ALTERNATIVE
Would a pre-submission check help?

06 ALTERNATIVE
What's worked well on past deals with this client?

GUARDRAIL
Set realistic expectations on timing. A pipeline conversation is not an approval.

Broker submissions

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
External brokers submitting deals for assessment.

THE AIM
Make the submission standard clear so files are complete the first time.

1 SET THE STANDARD | **2 LISTEN FOR THE GAP** | **3 OFFER ONE NEXT STEP**

RECOMMENDED STARTING SEQUENCE

OPENER
“What's made recent submissions harder to assess?”

FOLLOW-UP
“Is it the checklist, the turnaround time or the feedback loop?”

CLOSE
“We can agree what a complete file looks like before you submit.”

IN PRACTICE

Broker: “I never know what’s actually missing until it bounces.”
Assessor: “That’s fair — let’s walk through the checklist together.”
Broker: “That would save us both time.”

MORE OPTIONS

01 ALTERNATIVE
What feedback do you get most often?

02 ALTERNATIVE
Would a shared checklist reduce back-and-forth?

03 ALTERNATIVE
What's unclear about the evidence requirements?

04 ALTERNATIVE
How could the handoff be smoother?

05 ALTERNATIVE
What would 'complete on submission' look like to you?

06 ALTERNATIVE
Is timing or documentation the bigger friction point?

GUARDRAIL
Be transparent about what's assessed and why. Don't promise an outcome to secure a submission.

Risk & compliance partners

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
Risk and compliance colleagues reviewing policy or exceptions.

THE AIM
Get a clear read on policy intent before treating a case as an exception.

1 START LIGHT | **2 LISTEN FOR INTENT** | **3 OFFER ONE NEXT STEP**

RECOMMENDED STARTING SEQUENCE

OPENER
“Where does this sit against current policy?”

FOLLOW-UP
“Is this a genuine exception or a process gap?”

CLOSE
“Let's document the reasoning either way.”

IN PRACTICE

Assessor: “This case doesn’t fit neatly.”
Risk partner: “Let’s separate the policy question from the case itself.”
Assessor: “That helps — I’ll document both.”

MORE OPTIONS

01 ALTERNATIVE
What was the intent behind this policy?

02 ALTERNATIVE
Is this a one-off or a recurring pattern?

03 ALTERNATIVE
What evidence would support an exception?

04 ALTERNATIVE
Who needs to be aware of this decision?

05 ALTERNATIVE
Would a policy clarification help going forward?

06 ALTERNATIVE
What's the risk if we say yes? If we say no?

GUARDRAIL Exceptions are documented and escalated, never assumed.

Audit & assurance reviewers

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH

Internal audit and assurance reviewers testing decision quality.

THE AIM

Make the file defensible on its own, without a verbal explanation.

1 START LIGHT | 2 LISTEN FOR THE GAP | 3 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER

"What would this file need to stand on its own?"

FOLLOW-UP

"Is the evidence trail clear without asking me?"

CLOSE

"I can close the gap in the decision pack."

IN PRACTICE

Auditor: "Why was this approved?"
Assessor: "It's in the notes — let me point you to the evidence."
Auditor: "Good — that's exactly what I needed."

MORE OPTIONS

01 ALTERNATIVE

Would this decision make sense to someone new to the file?

02 ALTERNATIVE

Is the rationale written down, not just remembered?

03 ALTERNATIVE

What would you want to see if reviewing this cold?

04 ALTERNATIVE

Are conditions and exceptions clearly recorded?

05 ALTERNATIVE

Would a template reduce the gaps you're seeing?

06 ALTERNATIVE

What's the most common finding across recent reviews?

GUARDRAIL

Defensibility is built at the time of decision, not reconstructed afterwards.

Credit committee & exceptions

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
Credit committee members considering exception or large exposure decisions.

THE AIM
Present a clear, evidence-based case without pre-empting the committee's view.

1 SET THE CONTEXT | 2 LISTEN FOR CONCERNS | 3 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER
“What context would help before we discuss this case?”

FOLLOW-UP
“What's the biggest concern in the room?”

CLOSE
“I can bring additional evidence to the next session.”

IN PRACTICE

Committee member: “What’s different about this one?”
Presenter: “The exposure is higher, but so is the mitigant.”
Committee member: “That’s useful — talk me through the mitigant.”

MORE OPTIONS

01 ALTERNATIVE
What would change the outcome here?

02 ALTERNATIVE
Is there a precedent worth referencing?

03 ALTERNATIVE
What mitigants are already in place?

04 ALTERNATIVE
What's the downside if this doesn't proceed?

05 ALTERNATIVE
Would more time or more evidence help the decision?

06 ALTERNATIVE
What conditions would make this approvable?

GUARDRAIL The presenter informs the committee. The committee decides.

New starters & calibration

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
New starters and team members being calibrated to the standard.

THE AIM
Build judgement through guided practice, not just rules.

1 START LIGHT | 2 LISTEN FOR REASONING | 3 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER
“Talk me through how you read this file.”

FOLLOW-UP
“What made you confident, or unsure?”

CLOSE
“Let's compare that against how I'd read it.”

IN PRACTICE

New starter: “I think this one’s fine.”
Coach: “What specifically tells you that?”
New starter: “The serviceability buffer, mainly.”

MORE OPTIONS

01 ALTERNATIVE
What would you look for first on a new file?

02 ALTERNATIVE
Where do you feel least confident?

03 ALTERNATIVE
What's a red flag you'd never miss?

04 ALTERNATIVE
How do you decide when to escalate?

05 ALTERNATIVE
What's the difference between a query and an exception?

06 ALTERNATIVE
Would shadowing a review help?

GUARDRAIL
Calibration builds judgement over time. Don't expect certainty in week one.

Handover to credit operations

Recommended sequence first; additional prompts retained for different situations.

USE THIS WITH
Credit operations and settlements receiving an approved file.

THE AIM
Make sure conditions and next steps transfer cleanly, not just the decision.

1 START LIGHT | 2 CONFIRM CONDITIONS | 3 OFFER ONE NEXT STEP

RECOMMENDED STARTING SEQUENCE

OPENER
“What does operations need to action this cleanly?”

FOLLOW-UP
“Are all conditions clear and complete?”

CLOSE
“I’ll confirm anything outstanding before handover.”

IN PRACTICE

Ops: “A couple of conditions aren’t clear.”
Assessor: “Let’s clarify those before this moves further.”
Ops: “That’s all I needed.”

MORE OPTIONS

01 ALTERNATIVE
What's commonly unclear at handover?

02 ALTERNATIVE
Are all conditions written in actionable terms?

03 ALTERNATIVE
Would a standard handover checklist help?

04 ALTERNATIVE
What causes the most rework at your end?

05 ALTERNATIVE
Is there anything time-sensitive to flag?

06 ALTERNATIVE
How can the handover note be clearer?

GUARDRAIL A clean handover protects the customer experience as much as the file.

Dialogue examples

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

CREDIT ASSESSOR

Broker: “How is the file queue looking today?”
Assessor: “There is one deal that is higher risk than it first looked.”
Broker: “Then let’s flag it before it goes further, not after.”

UNDERWRITER

Broker: “What would make this file an easy decision?”
Underwriter: “Cleaner income evidence, mainly.”
Broker: “Let’s tighten that before it lands with you.”

RELATIONSHIP MANAGER

Broker: “Which deals are most exposed to a stalled decision?”
RM: “The ones with unclear structure.”
Broker: “Then let’s align on structure before submission.”

BROKER SUBMISSION

Assessor: “What feedback do you get most often?”
Broker: “That evidence is incomplete, but I don’t always know why.”
Assessor: “Let’s walk through the checklist together.”

RISK PARTNER

Assessor: “Is this a genuine exception or a process gap?”
Risk partner: “Likely a process gap, but worth documenting either way.”
Assessor: “Agreed — I’ll record both.”

FIRM ESCALATION

Stakeholder: “Can’t we just make an exception this once?”
Assessor: “Understood. This needs the delegated pathway, not around it.”
Assessor note: Record the request and escalate through the correct process.

COACH FOR
Short questions, a real pause, accurate reflection, clear reasoning and one specific next step.

Listen, clarify and respond

The opener starts the conversation. Listening creates the value.

1 CONTEXT	Explain why you are asking. *"When we last spoke, the evidence wasn't complete."*
2 ASK	Use one open question. *"What's changed since then?"*
3 REFLECT	Play back the meaning, not every word. *"It sounds like timing is the pressure, not the evidence itself."*
4 CLARIFY	Check priority, impact and risk. *"What would you most like confirmed first?"*
5 SUMMARISE	Confirm that you understood. *"So the gap is the statements, not the structure."*
6 OFFER	Ask permission and offer a choice. *"Would a pre-read or a straight resubmission help more?"*
7 AGREE	Confirm action, owner, date and channel. *"I'll flag it today and follow up Tuesday."*

AVOID

Stacking questions, solving too early, assuming intent, or treating silence as something to fill.

Channel-ready conversation starters

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

PHONE *“Hi [name], have I caught you at a good time for one quick question on this file?”*

USE Use a pause. Do not read a paragraph.

CHAT MESSAGE *“Checking whether the evidence on [file] has changed since we last looked. No rush if not.”*

USE One question only. Keep it low-pressure.

EMAIL *“I wanted to flag an evidence gap on [file] before it moves further. Happy to talk through it.”*

USE Use a clear subject and one action.

MEETING NOTE *“Confirmed at today's review: [decision] pending [condition].”*

USE Record the decision and the condition, not the discussion.

COMMITTEE PAPER *“This paper presents [case] for committee consideration, with mitigants outlined below.”*

USE Present evidence; let the committee decide.

HANDOVER NOTE *“File approved subject to [conditions]. Operations to confirm before settlement.”*

USE Make conditions actionable, not descriptive.

CHANNEL CHECK
Approved channel? Evidence attached? Wording suitable for the audience? Clear next step?

Respectful exits and stop signals

Trust grows when people can decline without being challenged.

CLEAR NO	Person: “This file can't proceed as submitted.” Broker: “Understood. I'll record the reasoning and next steps.”
NO FOLLOW-UP	Person: “Please don't chase me on this today.” Broker: “Of course. I'll follow up at the agreed time instead.”
NOT NOW	Person: “This isn't a good time to go through it.” Broker: “No problem. Would another time work, or should I send it in writing?”
EXISTING SUPPORT	Person: “I've already covered this with the assessor.” Broker: “That makes sense. I won't duplicate that conversation.”
INFORMATION ONLY	Person: “Just send me the checklist.” Broker: “Certainly. Which part should it focus on?”
CONVERSATION COMPLETE	Person: “That answers my question.” Broker: “Great. I'll leave it there unless anything changes.”

STOP SIGNALS

A direct decline, a request to escalate, visible frustration, repeated deflection or a request outside your role. Stop, record and use the correct internal process.

Prompt library - assessment

Assessors and underwriters. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“How is the file queue looking today?”

02 OPTIONAL PROMPT

“What evidence feels incomplete?”

03 OPTIONAL PROMPT

“Would a pre-read help before submission?”

04 OPTIONAL PROMPT

“What would make this file an easy decision?”

05 OPTIONAL PROMPT

“Is it evidence, serviceability or structure?”

06 OPTIONAL PROMPT

“What's the biggest risk you're weighing here?”

USE WELL

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

Prompt library - relationship

Relationship managers and brokers. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“How is the pipeline tracking?”

02 OPTIONAL PROMPT

“Which deals feel most exposed to delay?”

03 OPTIONAL PROMPT

“What feedback do you get most often?”

04 OPTIONAL PROMPT

“Would a shared checklist help?”

05 OPTIONAL PROMPT

“What's unclear about the requirements?”

06 OPTIONAL PROMPT

“Is timing or documentation the bigger issue?”

USE WELL

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

Prompt library - governance

Risk, compliance and audit. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“Where does this sit against policy?”

02 OPTIONAL PROMPT

“Is this a genuine exception or a process gap?”

03 OPTIONAL PROMPT

“What evidence would support an exception?”

04 OPTIONAL PROMPT

“Would this decision make sense to someone new to the file?”

05 OPTIONAL PROMPT

“Is the rationale written down?”

06 OPTIONAL PROMPT

“What's the most common finding across reviews?”

USE WELL

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

Prompt library - committee & escalation

Credit committee and exception pathways. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“What context would help before this is discussed?”

02 OPTIONAL PROMPT

“What's the biggest concern in the room?”

03 OPTIONAL PROMPT

“What mitigants are already in place?”

04 OPTIONAL PROMPT

“What would change the outcome?”

05 OPTIONAL PROMPT

“What conditions would make this approvable?”

06 OPTIONAL PROMPT

“Is there a precedent worth referencing?”

USE WELL

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

Prompt library - people & handover

New starters and operations handover. Choose one prompt, then follow the answer.

01 OPTIONAL PROMPT

“What made you confident, or unsure?”

02 OPTIONAL PROMPT

“Where do you feel least confident?”

03 OPTIONAL PROMPT

“What's a red flag you'd never miss?”

04 OPTIONAL PROMPT

“What does operations need to action this cleanly?”

05 OPTIONAL PROMPT

“Are all conditions written in actionable terms?”

06 OPTIONAL PROMPT

“What causes the most rework at handover?”

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 a realistic file or scenario.
2. Assessor uses one opener; partner gives a real response.
3. Assessor reflects, clarifies and offers one next step.
4. Repeat once with fewer words.
5. Agree one behaviour to use in the next review block.

OBSERVATION CHECKLIST

- ✓ Context was clear and authority appropriate.
- ✓ The assessor paused instead of filling silence.
- ✓ The next step was specific and defensible.
- ✓ One question was asked at a time.
- ✓ The response accurately reflected the evidence.
- ✓ An escalation was handled through the right pathway.

COACHING QUESTIONS

- What sounded natural?
- Where did you decide too early?
- What evidence actually mattered here?
- 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, evidence discipline and clean file documentation.

Measure definitions and conversion

Use shared definitions so activity can be coached consistently.

MEASURE	DEFINITION
Attempt	An approved file review, submission conversation or genuine escalation.
Conversation	Two-way exchange where evidence or reasoning is discussed.
Gap identified	A stated evidence gap, risk concern or process question.
Next step agreed	Action, owner, date and channel confirmed.
Review completed	The agreed review or escalation discussion took place.
Outcome	Approval, decline, exception, condition or no action recorded.

WEEKLY CONVERSION RATIOS

Conversation rate	Conversations ÷ attempts
Gap rate	Gaps identified ÷ conversations
Next-step rate	Agreed next steps ÷ gaps
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	Evidence gaps identified and files documented completely.
Progression	Agreed next steps and completed reviews.
Outcomes	Approvals, declines, exceptions and conditions.
Learning	Best pathway, recurring gap and coaching focus.

WEEKLY REVIEW QUESTIONS

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

FINAL REMINDER

The goal is not to sound certain. It is to make the next decision clearer, safer and more defensible.

Daily Conversation & Governance 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	GAP OR NEED	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

FILES UPDATED

NEXT BLOCK