

25 POWERFUL QUESTIONS

to Open Better Business Conversations

A practical conversation guide for Relationship Managers

Great conversations reveal more than financial needs.

The right open question can uncover ambition, pressure, opportunity, risk and the issues that matter most to a business owner. These 25 questions are designed to help you move beyond the numbers, deepen customer relationships and identify where additional support could make a real difference.

How to use this guide

You do not need to ask every question. Choose the ones that fit the conversation, listen carefully, and follow the customer's answer. The most valuable insight often comes from the second question: "Tell me more about that."



1. Start with the big picture

Open the conversation and understand how the owner sees the business today.

1. Looking back over the last 12 months, what are you most pleased with in the business?
2. What feels most different about the business today compared with a year ago?
3. What are you most excited about over the next 12 to 24 months?
4. If everything went well this year, what would a really successful year look like for you?
5. What do you think your business does particularly well that customers genuinely value?



2. Explore growth and opportunity

Reveal ambition, untapped potential and what may be holding growth back.

6. Where do you see the biggest opportunity for the business right now?
7. What would need to happen for the business to move to the next level?
8. Which customers, products or services would you most like to do more of – and why?
9. If demand increased significantly tomorrow, how ready would the business be to cope?
10. What is the one opportunity you would pursue faster if you had more time, capacity or confidence?



3. Understand pressures and challenges

Surface the issues that may not be obvious from the financial information alone.

11. What is taking up more of your time and attention than you would like at the moment?
12. Where do you feel the business is working harder than it should for the results it achieves?
13. What tends to keep you awake at night when you think about the business?
14. Where do problems, delays or frustrations seem to keep recurring?
15. If you could remove one constraint from the business tomorrow, what would make the biggest difference?



4. Explore leadership, people and resilience

Assess key-person dependency and whether the team is ready for future plans.

16. How confident are you that your leadership team is ready for the next stage of the business?
17. Which decisions or responsibilities still depend too heavily on you?
18. Where do you have the strongest people in the business – and where are the gaps?
19. If you stepped away from the business for a month, what would you worry about most?
20. What would help your team perform at a higher level?



5. Look ahead and open the next conversation

Connect today's priorities with the owner's longer-term ambitions and support needs.

21. What would you like the business to give you personally over the next five years?
22. How clear are you on what needs to change to achieve that?
23. What is the important issue you know you need to address, but keep putting off?
24. If you had an experienced, independent person looking at the business with fresh eyes, where would you want them to focus first?
25. Twelve months from now, what would need to have changed for you to say: "We have made real progress"?

Top Tips:

The questions behind the questions

Strong Relationship Managers do not rush to the next question. They listen for the words and themes that reveal what really matters: growth ambitions, leadership stretch, recurring problems, owner dependency, margin pressure, capacity constraints, succession concerns or a lack of strategic clarity.

Useful follow-up prompts:

- Tell me more about that.
- How is that affecting the business?
- What have you tried so far?
- What happens if nothing changes?
- What would good look like?

When a customer would benefit from a fresh perspective

If a conversation reveals an important challenge, opportunity or decision that would benefit from independent support, a free Strategic Business Review can help the customer step back, clarify priorities and identify practical next steps.

The referral process is simple – just make an introduction and I'll take care of the rest.

**Start a conversation that
unlocks customer growth and
lending opportunities**



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