

NOVARA FINANCE

Email & Phone-Only Contacts

REALITY CHECK

Here's what you need to understand: You're not selling finance. You're diagnosing a problem the prospect doesn't even know they have yet. Your job is to ask questions that make THEM realize they're leaving money on the table, wasting time, or missing opportunities.

Two scenarios below: (1) Leads with email addresses - slightly warmer. (2) Phone-only contacts with no name - stone cold. Adjust your approach accordingly.

SCENARIO 1: CONTACTS WITH EMAIL (Warmer Leads)

Opening (Pattern Interrupt + Email Reference)

YOU: "G'day [First Name], this is [Your Name] from Novara Finance here in Melbourne. Hey mate, we sent you an email last week about finance solutions for tradies in [their industry] - did you happen to see that come through?"

[They'll say NO or "Not sure"]

YOU: "No worries - everyone's inbox is chaos these days, right? I'll shoot that back over after we chat. Quick question though, [First Name] - are you the person who handles the finance side at [Company Name]?"

If YES → Continue

If NO → "Who should I be talking to?" Then call that person

Positioning Statement (What You Do)

YOU: "Perfect mate. So just so you know who you're talking to - Novara Finance, we're a finance brokerage that's been working with tradies, owner-operators, and small business owners across Australia. Sparkies, plumbers, landscapers, hairdressers, barbers - basically anyone running their own show. We help you get the right finance for tools and equipment, work utes and vans, business loans for cashflow, even shop fit-outs - whatever you need - and we handle all the paperwork and bank runaround so you don't have to."

YOU: "The reason I'm ringing specifically is we've been working with quite a few [electricians/plumbers/landscapers/hairdressers] lately, helping them get finance sorted for things like new utes, equipment upgrades, shop fit-outs, or just managing cashflow between jobs. For example, we just helped a few sparkies in Melbourne get finance for new work vans and tools that suited their setup perfectly - rates were better than their banks too. That's the kind of support we're offering to other tradies right now... [pause] ...and I'm just curious..."

NEPQ Question Sequence (Problem Awareness)

Situation Question

YOU: "...when you need to finance stuff for the business - whether that's a new ute or van, equipment and tools, managing cashflow between jobs, or even doing a shop fit-out - how are you currently handling that? Do you have someone you work with, or are you mostly just going direct to the bank?"

[SHUT UP. LET THEM TALK. Listen for pain points.]

Problem Awareness Questions (Adapt Based on Answer)

If they say: "We go direct to the banks"

YOU: "Right, got it. And how's that been working for you? I mean, are you finding it pretty straightforward, or have you run into any headaches with getting the rates you want or the approval times?"

If they say: "We use a broker already"

YOU: "Fair enough. And how's that relationship going? Like, are they looking after you across all your finance needs - business and personal stuff - or is it more just one area? And are they proactive in reaching out when rates change or new products come up, or is it more you have to chase them?"

If they say: "We're not looking for finance right now"

YOU: "Totally understand mate, and I'm not here to push anything on you today. Can I just ask though... when you DO need to finance something - whether it's upgrading your ute, getting new tools or equipment, managing cashflow when you're waiting on invoice payments, or doing a shop renovation - what's usually the biggest pain in the arse about that process? Is it the time it takes, dealing with bank bureaucracy, or getting rates and terms that actually make sense for your business?"

Consequence Questions (Make It Real)

YOU: "And when [their pain point] happens - whether it's waiting weeks for bank approval while your ute's on its last legs, dealing with endless paperwork when you should be on the tools, or missing out on bigger jobs because you can't afford the equipment upgrades - how does that actually impact your business day-to-day? Does it mean you're turning down work, losing jobs to competitors with better gear, or just stuck driving around in a clapped-out ute that's costing you in repairs?"

[Let them elaborate. The more they talk about their pain, the more they sell themselves.]

Solution Awareness Question

YOU: "Okay, so if I'm hearing you right, [summarize their pain/problem]. Look, I'm not saying we're the answer for everything, but... what would it mean for your business if you had someone who could sort all of that - ute and van finance, tools

and equipment, business loans for cashflow or shop fit-outs - all in one place, with access to a whole panel of lenders, not just the big four banks? Someone who actually handles all the paperwork and bank runaround so you can stay on the tools. Would that at least be worth a quick 15-minute chat to see if there's a fit?"

[Pause. Let them respond. They should be convincing themselves by now.]

Qualification Questions (Get Specifics for Broker)

Once they show interest, you need 3 critical pieces of info to send to the broker:

YOU: "Perfect mate. So I can get the right info prepped for you and pass this to our broker team, I just need three quick things:"

1. How much are you looking to borrow? "Roughly how much finance are you looking at - ballpark figure is fine. Is it \$50K, \$100K, \$250K?"

2. What do you need it for? "And what's this for specifically - is it equipment, vehicles, fit-out, working capital, or something else?"

3. When do you need it? "And when are you looking to have the funds - is this urgent, or do you have a bit of time to work with?"

[CRITICAL: Write this down. This goes straight to the broker with the lead.]

Introduce EXPRESS Business Loans (If Relevant)

YOU: "Actually mate, since we're coming up on year-end, I should mention - we're currently offering EXPRESS Business Loans up to \$500K with terms up to 5 years. These are perfect for tradies who need quick cash before December 31st - whether that's for a new ute, upgrading equipment, managing cashflow over the Christmas shutdown, or doing a shop renovation. Usually just need 12 months of bank statements and ATO portal access, and we can get approval as quick as same day with funds in your account within days. Is that something that might be useful heading into the new year?"

Soft Close (No Pressure)

YOU: "Here's what I'd suggest - I'll send that email through now so you've got our details and some info on what we can do. If you want to take advantage of this End of year deal, I'll book you for a 15-minute call this week (usually 48 hours later) with our senior broker that can understand your situation. To make this a seamless process for you I will send you a privacy and consent form to be e-signed which can be done on mobile and send back in 2 seconds and have some of your statements and ID ready when jumping on the call with the broker. No pressure - worst case, you get some free advice on your options and access to better rates or service than you're probably getting now."

YOU: "What does your calendar look like - are you free for a quick chat Thursday afternoon or Friday morning?"

If They're Hesitant

YOU: "No pressure at all, [First Name]. Tell you what - I'll send the email through now with some info about what we do and the EXPRESS loans we have available. Have a squiz when you get a chance, and if you ever need finance for anything - a new ute, tools and equipment, business loan for cashflow, shop fit-out, whatever - just give us a bell. We make it dead easy, not a headache. Sound fair?"

SCENARIO 2: PHONE-ONLY CONTACTS (No Name, Cold AF)

Opening (Pattern Interrupt - No Email Reference)

YOU: "G'day, this is [Your Name] from Novara Finance calling from Melbourne. I'm trying to reach whoever handles the finance stuff - ute loans, equipment, that sort of thing - at [Company Name if you have it / "the business" if you don't]. Is that you?"

[If YES → Continue. If NO → "Who should I speak with?" Get transferred or get their name and call back.]

If They Ask "What's this about?" or "How'd you get my number?"

YOU: "Totally fair question mate. We're a finance brokerage working with tradies across Australia - sparkies, plumbers, landscapers, hairdressers, barbers, that sort of thing. We've been helping tradies get better finance deals for utes, equipment, cashflow, shop fit-outs - all that stuff. I'm just reaching out to see if it might be useful for you as well. Can I grab your name real quick?"

[Get their first name. Use it immediately.]

Positioning Statement (Earn the Right to Ask Questions)

YOU: "Thanks [Name]. So just quickly - Novara Finance, we're a brokerage that's been around for over 50 years working specifically with Australian tradies and small business owners. Sparkies, plumbers, landscapers, hairdressers, barbers - anyone running their own show. What we do is help you access finance for things like work utes and vans, tools and equipment, business loans for cashflow, shop fit-outs, invoice financing - whatever you need - and we handle all the paperwork and bank runaround so it's dead easy for you."

YOU: "We've been working with a bunch of [electricians/plumbers/landscapers/hairdressers] lately, helping them get finance sorted for new utes, equipment upgrades, shop fit-outs, managing cashflow between jobs - that sort of thing. For example, we just helped a Melbourne plumber get a new work van and tools financed with better rates than his bank was offering. That's the kind of support we're offering to other tradies right now... [pause] ...and I'm just curious..."

NEPQ Question Sequence (Problem Awareness)

Situation Question

YOU: "...when you need to finance stuff for the business - whether that's a new ute or van, tools and equipment, managing cashflow between jobs, or doing a shop fit-out - how are you currently handling that? Do you have someone you work with, or do you mostly just go direct to the bank?"

[SHUT UP. LET THEM TALK. You're diagnosing, not pitching.]

Problem Awareness Questions

If they say: "We go direct to the bank"

YOU: "Right, okay. And how's that been going for you? I mean, are you getting the rates and approval times you need, or have you hit any roadblocks in that process?"

If they say: "We have a broker"

YOU: "Fair enough. And how's that going? Are they looking after all your business finance needs, or just specific things? And are they proactive - like reaching out when there's better rates or new products - or is it more you have to chase them?"

If they say: "We're not looking for finance right now"

YOU: "Totally get it mate, and I'm not here to push you into anything. Can I just ask though... when you DO need to finance something - upgrading your ute, getting new tools or equipment, managing cashflow when invoices are slow, or doing a shop reno - what's usually the biggest pain in the arse about that process? Is it the time it takes, dealing with bank bureaucracy, or getting rates that actually stack up for your business?"

[They'll tell you their pain. Let them. This is where they sell themselves.]

Consequence Questions

YOU: "And when [their pain point] happens - whether it's waiting weeks for bank approval while your ute's dying, dealing with endless paperwork when you should be on the tools, or missing out on bigger jobs because you can't afford the equipment - how does that actually impact your business day-to-day? Does it mean you're turning down work, losing jobs to other tradies with better gear, or just stuck driving around in a bomb that's costing you in repairs?"

[Let them elaborate. The more they talk, the more they realize they have a problem.]

Solution Awareness Question

YOU: "Okay, so if I'm understanding you correctly, [summarize their pain]. Look, I can't promise we're the perfect fit, but... what would it be worth to your business if you had someone who could sort all of that - ute and van finance, tools and equipment, business loans for cashflow or shop fit-outs - all in one place, with a whole panel of lenders to choose from, not just one bank? Someone who actually handles the paperwork and bank runaround so you can stay on the tools. Would that at least be worth a quick 15-minute chat to see if there's a fit?"

[Pause. Let them respond.]

Qualification Questions (Get Specifics for Broker)

Once they're interested, get the 3 critical details:

YOU: "Perfect. So I can get the right info sorted for you and pass this to our broker team, I just need three quick things from you:"

- 1. How much do you need?** "Roughly how much are you looking to borrow - ballpark is fine. Are we talking \$50K, \$100K, \$250K?"
- 2. What's it for?** "And what's this for - equipment, vehicles, working capital, fit-out?"
- 3. When do you need it?** "And timeline - when are you looking to have the funds available? Is this urgent or can it wait a bit?"

[CRITICAL: Document these answers - they go to the broker immediately.]

Introduce EXPRESS Business Loans

YOU: "Actually mate, since we're heading into year-end, I should mention - we're currently doing EXPRESS Business Loans up to \$500K with terms up to 5 years. They're perfect for tradies who need quick cash before December 31st - whether that's for a new ute, upgrading equipment, managing cashflow over the Christmas shutdown, or doing a shop reno. Usually only need 12 months of bank statements and your ATO portal, and we can get approval same day with funds in your account within a few days. Might that be useful heading into the new year?"

Soft Close

YOU: " Here's what I'd suggest - I'll send that email through now so you've got our details and some info on what we can do. If you want to take advantage of this End of year deal, I'll book you for a 15-minute call this week (usually 48 hours later) with our senior broker that can understand your situation. To make this a seamless process for you I will send you a privacy and consent form to be e-signed which can be done on mobile and send back in 2 seconds and have some of your statements and ID ready when jumping on the call with the broker. No pressure - worst case, you get some free advice on your options and access to better rates or service than you're probably getting now."

[Get their email. Lock in the time.]

YOU: "What does your calendar look like - Thursday afternoon or Friday morning work for a quick call?"

If They're Hesitant

YOU: "No worries at all, [Name]. Tell you what - give me your email and I'll send through some info about what we do and the EXPRESS loans we've got going. Have a squiz when you get a chance, and if you ever need finance for anything - a new ute, tools, business loan for cashflow, shop fit-out, whatever - just give us a bell. We make it dead easy, not a headache. Sound fair?"

KEY NEPQ PRINCIPLES (READ THIS EVERY DAY)

- ✓ **Pattern interrupt works** - Don't sound like every other salesperson. The email mention (Scenario 1) or industry-specific approach (Scenario 2) breaks their script.
- ✓ **Tonality is EVERYTHING** - You sound curious and concerned, NOT excited and salesy. Think doctor, not used car salesman.
- ✓ **Questions drive the conversation** - You're diagnosing, not pitching. Let the questions do the heavy lifting.
- ✓ **SHUT UP after asking questions** - The first person to speak after a question loses. Let them fill the silence.
- ✓ **Prospects convince themselves** - Your job is to guide them to realize their own pain, not tell them what their pain is.
- ✓ **Mirror their language** - If they say "cash flow is tight," you say "cash flow." If they say "money," you say "money."
- ✓ **Consequence questions create urgency** - Make the problem REAL by showing them what it's costing them right now.
- ✓ **No jargon, no corporate speak** - Talk like a human. "Bank BS" not "financial institution processes."
- ✓ **Soft close with micro-commitments** - "Does that make sense?" "Fair enough?" Get them saying yes throughout.
- ✓ **Goal is the APPOINTMENT, not the sale** - You're booking a 15-minute call, not closing a loan application.
- ✓ **ALWAYS get the 3 qualification questions** - How much? What for? When? This goes to the broker. No exceptions.
- ✓ **Use EXPRESS Loans strategically** - Mention year-end urgency and fast approval when it's relevant to their pain.
- ✓ **Adapt to their energy** - Match their pace and tone. If they're rushed, be concise. If they're chatty, build rapport.

WHAT NOT TO DO (Fatal Mistakes)

- **DON'T pitch features and benefits** - Nobody cares about your "panel of lenders" until they realize they have a problem.
- **DON'T answer unasked questions** - If they don't ask about rates or terms, don't volunteer it. Stay focused on their pain.
- **DON'T sound desperate or pushy** - You're a consultant, not a beggar. Act like you're doing them a favor by calling (you are).
- **DON'T talk over objections** - If they say "not interested," ask "Can I ask why?" Don't steamroll.
- **DON'T forget to get their email/name** - In Scenario 2, you MUST get their first name and email for follow-up.
- **DON'T skip the positioning statement** - You need to earn the right to ask questions. Tell them who you are and why you're calling.
- **DON'T close too early** - If you ask for the meeting before they've articulated their pain, you'll get a no.
- **DON'T use scripts robotically** - These are frameworks. Adapt to the conversation. Sound human.

HANDLING COMMON OBJECTIONS

"We're not interested"

YOU: "Totally fair mate. Can I just ask - is it not a good time right now, or are you pretty happy with how you're handling your finance at the moment?"

[If timing: Offer to call back. If happy: Ask about their current setup to find pain.]

"Just send me some information"

YOU: "Absolutely, happy to send that through. But just so I send you the RIGHT info - can I ask you quickly, what specifically would be most useful for you? Is it equipment finance, vehicle finance, business loans, or something else?"

[Get specific, then transition to pain questions.]

"We already have a broker"

YOU: "That's great to hear mate. And how's that been going for you? Are they looking after you across all your finance needs, or just specific areas? And are they proactive in keeping you updated on better rates or new products?"

[Dig into the relationship quality. Most brokers are reactive, not proactive.]

"How much does this cost?"

YOU: "Great question. There's no cost to you to work with us - we get paid by the lenders when we secure finance for you, same way a mortgage broker works. So you get access to better rates and terms at no extra cost. But before we even get into that, I'm just curious - what are you currently paying in interest on your existing finance?"

[Redirect to their current situation and pain.]

"I'm busy right now"

YOU: "Totally understand mate, I know you're flat out. This will only take 2 minutes, I promise. Can I just ask you one quick question - when you do need to finance something for the business, what's usually the biggest headache in that process?"

[If they still resist: "No worries, when's a better time to give you a quick bell?" Get specific day/time.]

FINAL REALITY CHECK

This script works because it's built on human psychology, not manipulation. You're genuinely trying to help people solve problems they may not even know they have yet. If you use this script robotically without listening, you'll fail. If you use it as a framework while actually caring about the person on the other end of the phone, you'll book meetings.

The difference between Scenario 1 and Scenario 2 is warmth. Email contacts are slightly warmer because they've seen your name before (even if they don't remember). Phone-only contacts are ice cold - you need to warm them up faster by being conversational and human.

Remember: Your job is to book the 15-minute appointment, not close the deal. Get them on a call where you can dive deeper. That's where the real magic happens.

Now stop reading and start dialing.