

WRITING A BUSINESS PLAN AND MAKING IT WORK

An Easy Step by Step Guide

BY

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Introduction

Why should you use your valuable time creating a document that tries to look into the future while the world is changing around you? How can you decide now what you will be doing in one year's time, or three year's time, or even five year's time? And, if you can't predict these things, what value would a plan have anyway?

The usual, perhaps trite, answer to these questions is, if you don't know where you are going, how will you know when you get there?

But there is far more than that to business planning, and particularly in making your business plan work. Whether you are a business owner, or a manager, you will know that doing business is a complex operation. It is a matter of trying to juggle a number of different factors, and arranging for those factors to be in the right place at the right time.

Creating a business plan means not only identifying all the factors in your area of operation, it also means developing a deep understanding of each of those factors individually, and the way they combine to create your unique business situation.

How to use this guide

This guide is written in as clear a style as possible to help you. I recommend that you read it through from beginning to end and then dip into it to refresh your memory. The boxes in each chapter contain tips to help you. Also at the end of each chapter is a handy summary of the points covered.

A good approach to your reading might be for you to consider the issues raised in this book and how they might be used beneficially for *your* organisation, rather than try to apply any technique in exactly the same way as a sample provided. To this end I have included places where you might like to pause in your reading and consider the implications for your area of responsibility – these places are highlighted with the following icon and are usually accompanied by a question you might like to consider. In fact, this is a good time to start how we mean to continue, to get you involved in creating a meaningful business plan:



What are the specific business factors that are important to you right now? What are the issues that you feel need to be covered by your business plan? Write down your feelings and ideas.

In response to this question you may have written things such as:

- I'm not sure how my products fit into the market place;
- I would like to know what my competitors are doing;
- will my bankers lend me more money for expansion?

The 'stop and think' questions through this book will help you to answer these, and many more questions about your business. The guidelines that I develop through the book will also show you how to make it 'work for you'.

If you are in any further doubt about the need for business planning, then imagine preparing a complex meal without a recipe, or assembling some complex equipment without an instruction manual. What both of these documents do is to:

- make sure you have all the things you need to do the job;
- give you confidence that it has all been thought through;
- provide a schedule to make sure you get things in the correct order;
- identify points in the process when difficulties can occur;
- help you to visualise what the finished product will look like.

Having a recipe does not mean that you follow it exactly. You can change according to circumstances, or what ingredients are available.

You can also customise it to suit your preferences and circumstances. This is also true of business planning.

What you will learn from this guide

By the time you reach the end of this book, you will have prepared a sound plan for your business. In the future, you may change some factors, or adapt it to the current circumstances. However, you will know so much about your business that you should never again be caught without an answer to where you are going, and what you expect to have when you get there!

It is not a sin when things
do not go according to plan.

It is a sin not to know when
things are not working to plan.

You will know exactly why, and how, you are changing your plan and that knowledge will give you confidence in the validity of your decisions.

What this Guide covers

This guide is primarily concerned with how to create a business plan for your business or department, in the most effective way for your organisation.

It is also about making sure that the factors contained in the business plan are correlated in such a way as to ensure that you have a blue-print for sound business management, and that using that blue-print your plan will work!

Throughout this book, when the word ‘products’ is used it is also intended to represent your services if you are a service provider, or your raison d’être if you are a non-profit organisation. You will learn:

- What goes into a business plan.
- Where to get the information needed for your plan.
- How each business factor complements and reinforces the other factors in the plan.
- How a plan can be presented for external uses.
- How to monitor and manage your plan.

- What to do when things change.
- How to extend your plan for a longer period.

Business planning, of necessity covers every part of your business, and as you go through this book you will see footnote references to other books in the Easy Step by Step Guide series.

These books have been brought to your attention to provide that extra, more detailed advice that will increase the successful implementation of a business planning process.

Chapter one

What is a plan and what does it contain?

A plan, according to the dictionary, is ‘a diagram made by projection ... showing the relative position of parts ... way of proceeding ... scheme arranged beforehand’.

So, a plan is a document we are producing now, explaining a projected future by detailing the relative position of different parts or factors, and how those parts are used to proceed towards the planned future.

A business plan is a schedule of factors brought together to create a desired future

So, from now on, you will be writing down, in a meaningful order, factors that are relevant to your business aspirations.

Where do we start? Let’s get into the recording mode straight away – here comes that question again:



What are the specific business factors that are important to you right now? What are the factors that you feel should be covered by your business plan? Write down your feelings and ideas.

As I said earlier, what you have written down is specific to you, and to your business circumstances. Whatever the pressures applying to your business at the moment, you should have included the following factors in your list:

- **Products** (remember this includes services) – are they right for the marketplace? Is there something I can do to make them better? Is the price correct?
- **Marketplace** – what is happening to my product? Am I in the right marketplace? What are my competitors doing? Who are my best customers?
- **Distribution** – how long does it take to get my products to market? What is my level of damage through delivery? Is my packaging attractive?
- **People** – do I have the right people in the right jobs? Will I need more people in the near future? Do I need to introduce training for my people?

- **Finance** – am I working to the correct budgets? Are my prices correct, or could I get more for my products? Should I be expanding the business?
- **Administration** – do I have everything under control? Do I pay, and get paid, on time? What happens to my business if I am ill? Do I need a successor, or should I be thinking about selling my business?

The factors listed above represent broad headings and you may have listed specific and more detailed questions related to these broad issues. That is good, the more you are thinking now, the easier it becomes as we progress.

What these factors do suggest is that running a business generally focuses on a few, very important processes.



The above factors relate to business owners, looking at the whole business. If you are a departmental manager, are the business factors that you wrote down for the last question different? Will you need to look at all the factors, or just one or two? Write down your feelings and ideas.

In fact, in larger organisations, each of the processes detailed above is likely to be managed as a separate function.

However, if you are a functional manager in a large organisation, and are reading this book from the point of view of planning for a functional department, you will still need to consider each of the factors listed above. From a departmental point of view your list should probably include the following:

- **Products** (this is the process for which your department is responsible, though it may not be a tangible ‘product’, that contributes to the organisation’s product or service) – are they doing their job effectively? Is there something I can do to make them better? Is my contribution cost effective?
- **Marketplace** – how does my product contribute? Could I be offering services to additional departments? What are similar departments in other organisations doing better than me? What are my customers’ needs? Could my department be out-sourced more effectively?
- **Distribution** – how long does it take to circulate my products? Is my packaging effective for the people using my products?
- **People** – do I have the right people in the right jobs? Will I need more people in the near future? Do I need to introduce training for my people?

- **Finance** – are my budgets effective and am I working to the correct budgets? Are my costs competitive, or could I be more efficient? Will I need additional finance in the foreseeable future?
- **Administration** – do I have everything under control? What happens to my department if I am ill? Do I need to be training a successor?

I will expand these heading in the following chapters. However, there is one further factor that we need to drive our business plan (a factor which you may have listed in your original answer). That factor is **direction**.

We need to know where we are going, what our aspirations are, and how the process factors we have already identified will combine and contribute to a successful outcome. Because this is so important, it is the beginning of our voyage of discovery, and the content of the next chapter.

Example for TDC

Through the following chapters, I will use the example of TDC, a training and development company, to illustrate the business planning process.

TDC have the following products:

- pre-designed training programmes, with CD tutorials, sold by mail and internet;
- customised training courses commissioned by corporate clients;
- face-to-face training courses delivered for corporate clients.

In Summary

Through this chapter I have introduced the following:

- a business plan is a schedule of factors brought together to create a desired future;
- the main factors, for most organisations, that need to be covered by a business plan, are:
 - products and services
 - marketplace
 - distribution and packaging
 - people
 - finance
 - administration;
- all of these factors are applicable both to an organisation as a whole, and to a functional department;
- all of these factors combine, and contribute to the drive to achieve the outcome to which we aspire.

Chapter two

Where are we now?

Well, of course you know where you are now! You are dealing every day with where you are now, so you are clearly in the best position to answer this question. But can you answer the question objectively, or would you possibly answer it by listing the problems you have to deal with today?

What you need to do is to try to adopt what can be a rather difficult position for some managers, called the *Helicopter Perception*. To do this, you must rise above the day-to-day issues that surround you and look down on the entire landscape of the business. Then, try to identify all the good factors, and the not-so-good factors that make up your organisation.

You may be surprised by the amount of information that you have listed and the issues that you have forgotten about among the pressures of day-to-day management.

Imagine that you have been asked to show an important Government Minister around your organisation. Make the following list:



- all the good things that you would want to tell him or her about;
- all the things with which you are uncomfortable and would avoid mentioning;
- all the things that are outside your control and you would want the Minister to know about.

You may find that some of the issues you have listed appear on more than one list. For example, you may not want the Minister to know that you have not completed your VAT return, but take the opportunity to tell him or her about the increasing bureaucracy that you have to deal with.

In order to maximise the usefulness of your list, we need to formalise the way in which it has been formulated, both to clarify the issues and also to make sure that you haven't forgotten anything. A good way of doing this is to arrange your list in the form of a SWOT analysis. This analysis creates an objective 'here and now' picture of your organisation and the major issues facing it currently and for the foreseeable future.

SWOT Analysis

A **SWOT analysis** is an analysis of your organisation under the headings:

Strengths

Weaknesses

Opportunities

Threats.

A SWOT analysis is simply carried out by listing the characteristics of your organisation under each of the headings, usually by having a separate page for each heading.

However, there are a few guidelines that will help you create a more effective analysis:

- Strengths and Weaknesses should be ‘here and now’ while Opportunities and Threats will occur sometime in the future.
- Strengths and Weaknesses usually relate to internal processes in the organisation, whereas Opportunities and Threats usually arise from outside the organisation.
- Opportunities and Threats will include issues outside your control, such as changes in government policy, consumer fashion, and technological advances.

- When you write down a factor under any heading you must consider whether it should *also* appear under a different heading. For example, a good sales manager may be a strength, but might also represent a threat of being poached by a competitor.

You have probably realised that a good SWOT analysis will provide you with the following objective information:

- factors (strengths) that are present in the organisation that will help you to achieve your aims;
- problem issues (weaknesses) present in your organisation, that you will need to address in order to achieve your aims;
- events happening outside your organisation (opportunities) that could help you to achieve your aims and improve and grow your business;
- potential events outside your organisation (threats) that could cause you problems in the future and could prevent you from achieving your aims.

Therefore, the objective information contained in a SWOT analysis will be invaluable to your business plan.

Taking into account the guidelines given above, the SWOT analysis for TDC is as follows:

Example for TDC

Strengths

- Positive business growth for the past 5 years
- Well-established product range
- Good reputation in the marketplace
- Number of 'blue-chip' customers
- All products aligned to government criteria
- Trained and loyal staff
- Good market identity (brand)
- Sales Manager best in the industry
- Positive bank manager support

Weaknesses

- Ineffective Internet web-site
- Well-established product range beginning to look boring
- Trained and loyal staff don't like new innovations
- Market identity (brand) is solid 'old-fashioned'

Opportunities

- Build on the positive business growth and stable finances for the past 5 years

- Update and develop established product range
- Use good reputation in the marketplace to launch new products
- Increase the number of 'blue-chip' customers
- Involve trained and loyal staff in new plans
- Enhance and update market identity (brand)
- Promote Sales Manager to drive new plans
- Include positive bank manager in the planning process
- Update and improve Internet web-site

Threats

- Competitors' product ranges improving
- Faulty products could mar reputation
- 'Blue-chip' customers could defect to competition or train in-house
- Government criteria for training could change
- Loyal staff might create barriers to new changes
- Sales Manager could be poached by a competitor
- Bank manager could change

You can see that this sort of analysis provides a very useful insight into an organisation.

SWOT analysis is used extensively by managers in many major organisations, many of whom keep an organisation analysis in their organiser for continual reference.

I am also aware of organisations that continually refer to SWOT analyses through management and board meetings to remind them of the issues faced by the organisation.

Go back to your list and transfer the items to four sheets of paper headed Strengths, Weaknesses, Opportunities and Threats.



Now, add to your list by carrying out a SWOT analysis for your organisation or department. Be honest and conscientious in detailing all the issues facing you. This information will be invaluable for developing your business plan.

In Summary

Through this chapter I have introduced the following:

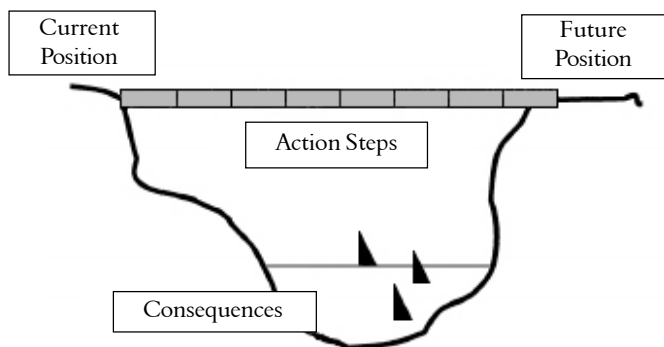
- the need to understand objectively where you are now;
- the need to be aware of the good things present in your organisation that will help you achieve your aims;
- the need to be aware of the things that you need to address now in order to achieve your aims in the future;
- the need to identify the opportunities that might present themselves in the future;
- the need to be aware of threats that could hold you back in the future;
- the relevance of a SWOT analysis;
- how to design a SWOT analysis for your organisation.

Chapter three

Where are we going?

You cannot produce a business plan showing your intended future actions unless you know what you aim to achieve during that period.

The following diagram illustrates this dilemma:



The process illustrated in this diagram is the movement from where you are now, to where you want to be – that is, the ‘sun, moon and stars’ of your aspirations.

The **action steps** are what need to be put into place to enable you to bridge the gap between the present and the future.

The **consequences** are the result of you failing to effectively plan your action steps, or leaving a gap in the bridge. This leaves you vulnerable to falling into the shark-infested waters below!

You have probably realised that action steps are another name for the business plan, but before we can consider what your action steps should be, we need to look at the relationship between where you are now, and where you want to be in the future.

You have already objectively identified where you are now through the SWOT analysis you carried out in the last chapter. In particular, the elements of your SWOT analysis represent the following factors in the above diagram:

- **Strengths** are action steps, or planks in the bridge, that are already in place.
- **Weaknesses** are gaps in the action steps or bridge planks that need to be addressed to prevent you falling through to the sharks.
- **Opportunities** are the future position that you can achieve providing that you can get across the bridge.

- **Threats** are the shark consequences of failing to address weaknesses or take into account adverse external influences.

What we now need is a similar exercise to identify where we want to get to!

You cannot hope to achieve your future aspirations unless you know what you are aiming for. At an overall organisational level this means knowing what the organisation (the sum of all its resources) expects to achieve over a given time period – its aims or objectives.



Does your organisation have a set of overall objectives, possibly called its Mission and Goals? If so, get hold of a copy, or write them down for yourself.

If you do not have a set of overall objectives for your organisation, or department, write down now, in your own words, what you want to achieve in the future.

Objectives can be described in different management jargon but invariably add up to the same thing – a series of value statements about the organisation, often comprising one or more of the following:

- **vision** – a long-term visualisation of what the organisation will look like in the future.
- **mission** – what the organisation expects to achieve in the long-term.
- **goals/aims** – specific factors to be achieved in the short-term.
- **objectives** – significant, measurable actions necessary to achieve the stated Goals.
- **values** – standards of behaviour that should be observed when actioning objectives.

Since every person in an organisation must share in, and contribute to the achievement of the organisation's Mission and Goals, it is important that they are written in language that is memorable, easily understood and kept to a minimum. This then makes it an easy task for employees at every level to continually remind themselves of the targets and issues for which they are personally responsible.



Go back to your organisation goals and read them through again. Would you say that they are memorable, written in straightforward language and short enough for everyone in the organisation to remember? If you are not sure, it might be a good idea to ask several employees to tell you what they think the organisation's goals are. Can you think of ways that the goals can be amended to make them simpler and more memorable? Write down your ideas.

Some organisations have laborious 'Mission & Goals' statements, which are forgotten almost as quickly as they are written. The more complex the organisation the more likely it is to have a long statement, though it can be argued that this should not be necessary. Memorable statements are often very short phrases or even single words – for example:

“No Surprises” (International hotel group). This phrase, which every employee could repeat without any hesitation, came from the fact that employees could only give the best performance if they knew what was going on – in other words, that no-one would be surprised by good things or bad things happening every day. By communicating everything and immediately dealing with identified weaknesses, the 'no surprises' objective was achieved.

“Enthuse - develop - support - deliver” (Training organisation). In this organisation, it was recognised that success would be achieved if staff and customers were enthused by the organisation’s products and service; if staff and customers were involved in developing and delivering the right products; if excellent support was provided to staff and customers alike; and if delivery of the final product was excellent.



Can you think of a short phrase to embrace your organisation philosophy?

To be effective, organisation objectives need to be:

- Objective - clearly identifiable in terms of what you require to be done.
- Measurable - written so that you will be able to measure performance against them - i.e. what will be completed by what date.
- Achievable - set at a level that stretches the organisation and its staff but that you know can be achieved.
- Agreed - by all the people who have to achieve them.
- Monitored - regularly by you.

If you would like an easy way to remember these characteristics, use the **‘SMART’** mnemonic:

Specific

Measurable

Achievable

Realistic

Time focused

A balanced view of objectives

Looking at the objectives you have written down so far, you may find that they are intermingled, rather than identifiable in the neat sections mentioned above.

To create a clear planning process, you should try to create ‘balanced’ objectives across all the drivers rather than rely on objectives couched only in financial or statistical terms. A goal such as ‘achieve a ten percent increase in sales by the end of the year’ might be good to aim at but does it ignore the effect it might have on customers and staff in the long-term? Is it possible that your sales team might achieve the ten percent increase in sales by offering unprofitable deals? Or might they pressurise customers for additional orders to the point where you lose good customers?

Areas such as customer satisfaction, organisation systems, development of new products or services etc. may not have goals

that are absolutely objective. However, to ensure the success of your business plan, it is important that you are able to identify the really vital factors, without which the organisation has little chance of success in the long term.

In many business plans, the following factors are often overlooked, but are ones that can have a great impact on the successful achievement of the plan (though you may want to add other areas for your organisation!):

Customer satisfaction – the ability to deliver an enhanced level of products and services to current and potential customers.

Organisation development – the ability to learn continually from your experiences so as to create an ongoing competitive advantage.

People optimisation – the ability to attract, keep and develop the right people who can continually deliver excellent performance.

Organisation processes – the ability and willingness to change and manage the organisation's processes and systems to support, to a high level, all other factors.

Financial ability – the ability to achieve financial targets, and to satisfy the needs of the current business and its investors (if any).



When you wrote down your objectives earlier, did you take into account the areas detailed above? If you think that this way of thinking might be helpful to your organisation, would it be useful for you to group your objectives under these headings? Once you have done so, are there any gaps that need to be addressed?

If you complete this exercise, you have probably begun the blueprint for successful change in your organisation! ★

By suggesting this process, I am trying to encourage you to focus on the measures that are likely to be critical to your organisation's future, and to get you to consider all the operational aspects that you will need to include in your business plan.

Let's have a look at how our example organisation, TDC, has designed its objectives. You will see that its long-term 'mission' is supported by short-term goals that meet the SMART criteria, and that it has a value statement that drives the organisation ethically.

★ More information and guidelines on designing objectives can be found in our sister book – 'Easy Step by Step Guide to Motivating your Staff for Better Performance'

Example for TDC

TDC intends to expand the business over the next three years and has set the following criteria:

Our mission is to have doubled our business in the next three years, putting us in the top five in our industry by that time.

Our goals are to:

- increase our annual turnover by 30%;
- maintain our net profitability at 15% of turnover;
- increase customer satisfaction by reducing the number of customer complaints by 10% per annum;
- maintain staff turnover at no more than 3% per annum.

In pursuing our business interests we will always treat our staff and our customers ethically, and will not discriminate against anyone except to employ staff on the basis of ability and suitability for the job.

Now re-visit your objectives and make sure you have objectives that are:

Specific

Measurable

Achievable

Realistic

Time focused.

Now, you not only know where you are coming from, but also where you want to get to.

In the next chapters we will deal with how to bring the two ends together successfully!

In Summary

Through this chapter I have introduced the following:

- a diagrammatic view of business planning showing the present position, future aspirations, action steps and the consequences of failing;
- how the SWOT analysis from the last chapter fits into the business planning diagram;
- the need to have objective and realistic aims for the future;
- the importance of an effective Mission and Goals statement;
- how to design SMART goals.