FREE PLANNING GUIDE I DIRECTION AND LEADERSHIP

A Plan for Every Goal

Turn next year's goals into plans that survive March. A half-day guide for owners: the business, and the life around it.

A goal with a plan is much more likely to happen. This guide gives every goal its own.

1 Look back | 2 Picture a good year | 3 Choose two or three goals | 4 Write them to finish | 5 Work back from December | 6 Find the hours | 7 Plan for what could stop you | 8 Keep it going

For owners and leadership teams of consultancies, agencies and specialist advisory businesses. Use it on your own, or with your directors.

SMARTer Entrepreneurs

smarterentrepreneurs.co.uk

BEFORE YOU START

How this guide works

Why a plan for every goal? Because the research is unusually clear. A goal is much more likely to happen when you have decided what you will do each week, when you will do it, and what you will do when something gets in the way. A goal on its own is a hope. A goal with a plan is a decision.

This guide takes you through eight short steps in about three hours. You finish with a plan on a page for each goal, two pages for the whole year that fill themselves in as you go, and the check-ins that keep it alive already in your diary. You can do it on your own, or as a team.

> **On your own?** Start at step 1. **With directors or partners?** Read page 21 first: each of you does steps 1 and 2 alone, then you do the rest together.

	Step	What you end up with	Time
1	Look back	What to repeat and what to stop	20 min
2	Picture a good year	A short note describing next December	20 min
3	Choose two or three goals	The goals that matter most	20 min
4	Write them so you could finish them	Goals someone else could check	30 min
5	Work back from December	Quarterly milestones and a weekly action	25 min
6	Find the hours	A week that can afford your goals	15 min
7	Plan for what could stop you	An "if, then" for the likeliest obstacle	20 min
8	Keep it going	Weekly, monthly and quarterly check-ins booked	15 min

What you need

This year's figures, your diary, last year's goals if you wrote any down, and a room where nobody can find you. The boxes fill in on screen, so a laptop is enough.

If your year does not start in January, shift the months to suit.

SHORT ON TIME? THE 30-MINUTE VERSION

1. Write one goal on one line, with a number and a date.
2. Write what has to be true by the end of March.
3. Choose one thing you will do every week, and put the first in your diary.
4. Write the one thing most likely to stop you, and what you will do if it happens.
5. Tell one person.

BEFORE YOU START

Three owners you will meet along the way

Advice about goals tends to be written for nobody in particular, which is why it is so easy to agree with and so hard to use. So this guide follows three owners through the steps, each with one goal for the business and one for themselves.

H

Hannah

Runs an 18-person IT services business, about £2M turnover.

For the business: managed service contracts at £1.1M of yearly fees by December. **For herself:** four weeks off in August, with the phone off.

M

Marcus

Runs a 9-person management consultancy, about £1M turnover.

For the business: launch the business's first fixed-price service, which is new to everyone.
For himself: fit enough to walk the Coast to Coast in September.

L

Leila

Runs a 25-person agency, about £3M turnover, with two co-directors.

For the business: every retainer repriced by the end of March, planned with her directors.
For herself: a conversation in Spanish by the summer.

Hannah, Marcus and Leila are illustrations, not real clients. Their figures show the shape these goals usually take.

STEP 1 OF 8

Look back at this year

It is tempting to skip this step, because the year is nearly over and you were there. But the lessons that matter most are rarely the ones you remember first.

Four questions about the year

1. **What did I mean to happen?** The plan, the hopes, the things you said in January.
2. **What actually happened?** The facts, good and bad, without the commentary.
3. **Why the difference?** Look for causes you could have influenced, not just bad luck.
4. **What will I do differently next year?** One or two changes, not a list of twenty.

> Hannah: "I meant to grow managed services. We signed three new contracts, all before June, and none after. Project work took every Monday from July onwards. Next year, Monday mornings are for new contracts."

What happened to last year's goals?

If you set goals a year ago, mark each one done, partly done or dropped, and ask why. The reason usually tells you which step of this guide you need most.

If the goal faded because...	Spend longest on
it was never really yours	Step 3, Choose
it was too vague to know what to do	Step 4, Write it to finish
there was never time for it	Step 6, Find the hours
the same thing kept getting in the way	Step 7, What could stop you
the year got busy and it was forgotten	Step 8, Keep it going

YOUR TURN

What I want to repeat next year

What I want to stop

What happened to last year's goals, and why

STEP 2 OF 8

Picture a good year

Before you choose any goals, it helps to know what they are for. So start at the end.

Write a note from next December

Imagine it is 31 December next year, and the year has gone well. Write a short note, half a page at most, describing it. Write about the business and about you: what happened, how the week feels now, what you are proud of. Write quickly and do not edit. You can keep it to yourself, or share it on the team day if you are planning with directors or partners.

> Hannah: "We finished the year with managed services as the biggest part of the business, and I stopped dreading the summer. I took the whole of August off and Sam ran things. I leave at six most days. I am proud that the team handles escalations without me."

Check nothing important is missing

Read the note back against these six areas. You will not want a goal in every one, but it is better to leave something out on purpose than by accident.

The business	**Your time**	**Your health**
The people who matter	**Money**	**Learning**

Finally, underline the three or four things in the note that matter most to you. They are your candidate goals for step 3.

Looking further ahead, say to selling the business in five years? Write that note first, then a second one for next December that is a clear step towards it.

YOUR TURN: A GOOD YEAR, WRITTEN ON 31 DECEMBER

Now sum it up: my year in one sentence

STEP 3 OF 8

Choose two or three goals

Most owners arrive at this step with eleven goals and a vague sense that they ought to have twelve. The aim is to leave with two or three you will still remember in June.

Start from your note

The things you underlined in step 2 are your candidates. Add anything from step 1 that you know must change. If one of your goals is for the business and you are not sure where to focus, the free ten key areas review takes about fifteen minutes and shows the two or three parts of the business that would make the biggest difference (smarterentrepreneurs.co.uk/ten-key-areas-review).

Check each one is yours

Ask two questions about each candidate. Would I still want this if nobody else ever knew? And am I doing it because I want to, or because I feel I should? Goals you genuinely want get the effort. Goals you feel you should have tend to be dropped quietly in March. If it is a "should", rewrite it around what you want from it, or let it go.

Keep two or three

Pick the ones that would make the biggest difference and that you care about most. One of them can be for you rather than the business. Everything else goes on a list called "not this year", which is not the same as "never".

Hannah's candidates were managed services, August off, a new office, hiring a sales person and getting fit. She kept the first two. The office and the hire went on "not this year", because neither mattered unless managed services grew first.

YOUR TURN

Goal 1

Goal 2

Goal 3 (optional)

Not this year

STEP 4 OF 8

Write each goal so you could finish it

A goal is something you can finish. "Grow the business" is a direction, which is useful for knowing which way to face and no help at all in deciding what to do on Tuesday.

Write it in five parts

1. **Say what will be done,** not what you will work on. "Have", "reach" or "launch", rather than "improve" or "focus on".
2. **Add a number or a test** that someone else could check without asking how you feel about it.
3. **Give it a real date.** "By 31 December" is a date. "Soon" is a mood.
4. **Make it a stretch you believe in.** Out of 5, how committed are you? If it is less than 4, change the goal now rather than in March.
5. **Add one line on why it matters to you.** That is the line you will read on a bad week.

If it is new to you, make it a learning goal

When you have never done something before, a hard target is just a guess, and it pushes you to work harder at the wrong thing. Make the first goal about finding out how, then set the number once you know.

Marcus: "By 31 March, test three ways of packaging our review work with five clients, and choose one to launch." He will set a sales target for it in April.

Decide now what "on track" looks like

Write down three versions of the result before you start: disappointing, good, and great. In December you will be judging against what you meant, rather than what you remember meaning.

Hannah: disappointing is under £950,000 of managed service fees; good is £1.1M; great is over £1.2M.

> **The test.** Read your goal to someone who does not know your business. If, next December, they could tell whether you had done it, it is a goal. If they would have to ask you, it is still a wish.

Six goals, rewritten

Most first drafts go wrong in one of a few familiar ways. Here are six, with the fix.

First draft	Rewritten
Grow managed services A direction, not a finish line	Managed service contracts at £1.1M of yearly fees by 31 December, up from £800,000
Work less No way to tell, and nothing to do on Monday	Four weeks off in August with the phone off, and the business runs without me
Be less stressed Moving away from something is hard to act on	Finish by six on three evenings a week from February
Win the Halden contract It depends on their decision, not yours	Halden's proposal in their hands by 30 April, built on three conversations with the people who will use it
Launch a fixed-price service New to everyone, so a target is a guess	By 31 March, test three ways of packaging our review work with five clients, and choose one to launch
Get fitter A feeling, not a finish line	Walk the Coast to Coast, about 190 miles, in 14 days in September

YOUR TURN: YOUR GOALS, WRITTEN TO FINISH

Goal, with a number or test, and a date	Committed (out of 5)	Disappointing / good / great

STEP 5 OF 8

Work back from December

A goal says where you will be. A plan says what you will do on Monday. To get from one to the other, start at the finish and walk backwards, a quarter at a time, until you reach something you could do this week.

1. Where do you need to be at the end of each quarter?

March
40 past clients listed, 20 conversations held, 4 proposals out

June
£920,000 signed, and a standard proposal in use

September
£1M signed, two more proposals out

December
£1.1M signed and running

Hannah's goal: £1.1M of managed service fees by 31 December.

2. What will you do every week?

You cannot make a client sign, but you can make the calls. So put your effort, and your diary, into the part you control completely. For Hannah, that is two calls to past project clients every Monday at nine. The results follow the weekly action, slowly.

> **How long before it sticks?** You may have heard that a new habit takes 21 days. In practice it usually takes a good deal longer, often two months or more, and much longer for some people. Missing a week does not undo it. Just start again the next.

YOUR TURN: ONE GOAL, WORKED BACK

End of March

End of June

End of September

End of December

Every week I will

Do this for each goal. The plan pages after step 8 have room for all three.

STEP 6 OF 8

Find the hours

Every goal costs hours a week, and those hours have to come from somewhere. Most plans are written as if they come from nowhere, which is roughly how most plans end up overdrawn by March.

1. **Estimate the hours each goal needs every week.** Then, because almost everyone underestimates, think of the last time you did something similar and how long it actually took. Use that number instead.
2. **Count the hours you honestly have free.** Look at last month's diary, not the week you wish you had.
3. **If it does not add up, choose.** Stop something (the best option), move a goal to the second half of the year, or make it smaller. What you cannot do is pretend the hours exist.

Hannah's goals	Hours a week	Where they come from
Managed service contracts at £1.1M	5	Calls on Monday mornings; one proposal a fortnight
Four weeks off in August	3	Training Sam to handle escalations, then checking in weekly
Needed	**8**	**Honestly free today: 4**

Hannah was four hours short. She stopped taking on small call-out clients at hourly rates, the least profitable work she has and the reason her evenings disappear, and handed client escalations to Sam. That freed five hours, so her plan now adds up with one to spare.

YOUR TURN

Goal	Hours a week	Where they will come from

To make room, I will stop

STEP 7 OF 8

Plan for what could stop you

There is a persistent belief that picturing success is what gets you there. On its own, a vivid picture of the finish can feel so pleasant that it quietly replaces the effort. What works better is to picture the result, and then the thing most likely to stop you.

Four questions for each goal

The question	Hannah's answer
What do I want?	Four weeks off in August, with the phone off
What would be the best thing about it?	Coming back in September to find nobody needed me
What is most likely to get in the way? It is often something you do, not something out there	I answer every escalation myself, because it is quicker
If that happens, then I will... The answer that matters most: the decision is made before the moment comes	If an escalation reaches me, then I will pass it to Sam and ask him how he solved it

Then imagine it has already failed (a "pre-mortem")

Picture next December. The goal has not happened. Write down three reasons why. It is surprisingly easy, and the most likely reason is usually something you can fix now.

Hannah: "It failed because our proposals took two weeks each." So she added a standard proposal and price list to her June milestone.

YOUR TURN

Most likely to get in my way

If that happens, then I will

It is next December and it failed. Three reasons why

What I will change in the plan now

STEP 8 OF 8

Keep it going

A plan does not fail in January. It fails quietly in the second week of March, when nothing in the diary brings it back. So put the check-ins in the diary today, before the year fills it.

How often	What you do
Every week 15 minutes, Friday	Tick off the weekly actions you did. Send one line to the one person you tell: what you did, not what you will do.
Every month 1 hour, same day each month	Check results against this quarter's milestones. Agree what is off track, make one decision, set next month's actions. The hour is never cancelled, only shortened.
Every quarter Half a morning	A fresh start. Reread your note from step 2. Check the goals still matter, turn any learning goals into numbers, and set next quarter's milestones.

Dates that feel like a new start give motivation a real lift, and 1 January is not the only one. Use three more: 1 April, 1 July and 1 October.

Tell one person, the right way.
Announcing a big goal to everyone can feel so satisfying that it quietly replaces the effort. Telling one person what you actually did this week has the opposite effect.

The study that never was. You may have heard that the 3% of Harvard graduates who wrote down their goals went on to earn more than the other 97% combined. It is a wonderful story, and nobody has ever found the study. Writing goals down does help, though, especially when you also write down your progress.

YOUR TURN

My weekly check-in (day and time)

My monthly hour (day and time)

Who I will tell how it is going (a fellow owner, your accountant, a mentor, or someone at home)

Book them now, before you close this guide: the weekly fifteen minutes, the monthly hour, and half a morning on 1 April, 1 July and 1 October. It takes about two minutes.

YOUR PLAN ON A PAGE

One goal, one page

Bring steps 3 to 8 together on one page for each goal. If you can complete every line, you have a plan. If you cannot, the empty line is usually the reason last year's version did not happen. Here is Hannah's.

My goal	Managed service contracts at £1.1M of yearly fees by 31 December, up from £800,000
Why it matters to me	Steady income, so we stop rising and falling with project work, and so I can take August off
Disappointing, good, great	Under £950,000 I £1.1M I over £1.2M
By the end of each quarter	March: 20 conversations, 4 proposals. June: £920,000. September: £1M. December: £1.1M
Every week I will	Call two past project clients, every Monday at 9
The hours it needs, and where they come from	5 hours a week, freed by handing client escalations to Sam and taking on no new call-out clients
What is most likely to stop me	Client work taking over Monday morning
So if that happens, then I will	Pass anything that lands before 10 on a Monday to Sam, and make the calls
My first step, with a date	Monday 4 January at 9: call the two clients whose projects finished most recently
Who I will tell how it is going	Sam, at our Friday catch-up: one line on what I did that week

> **That is the whole method.** Turn the result into something you do every week, find the hours for it, plan for the one thing most likely to stop you, and tell someone how it is going.

YOUR PLAN ON A PAGE

It works for personal goals too

The page does not care whether the goal is for the business or for you, which is rather the point. Here is Marcus, who has not walked further than the station since 2019.

My goal	Walk the Coast to Coast, about 190 miles, in 14 days in September
Why it matters to me	I want to be fit at 55, and I want two weeks when nobody can reach me
Disappointing, good, great	Finish in 18 days | 14 days | 14 days, and enjoy the last three
By the end of each quarter	March: 8 miles without stopping. June: two 15-mile days back to back. August: a three-day trial in the Lakes. September: done
Every week I will	A long walk every Saturday morning, adding a mile a fortnight, plus two short walks in the week
The hours it needs, and where they come from	5 hours a week, which means no client work on Saturday mornings
What is most likely to stop me	Saying yes to "just a quick call" at the weekend
So if that happens, then I will	Offer Monday at 8 instead
My first step, with a date	Book the route and the rooms by 31 January
Who I will tell how it is going	My brother, who has walked it, by text on Sundays

YOUR PLAN ON A PAGE

And for a goal you share with your team

Leila's goal came out of the half-day with her two co-directors (page 21). One person owns it; all three agreed it, and the prices are decided together.

My goal	Every retainer repriced by 31 March, with the average retainer up from £4,000 to £4,600 a month
Why it matters to me	Our retainers have not moved in three years while salaries have risen twice. The margin is what pays for the four-day week I want
Disappointing, good, great	Average under £4,300 I £4,600 I £4,800, with no client lost
By the end of each quarter	January: hours and cost worked out for each retainer. February: new prices agreed by all three directors. March: every client told at their review, new prices from April. June: no more than one retainer lost
Every week I will	Hold one client review, every Thursday, until all eight are done
The hours it needs, and where they come from	3 hours a week in February and March, found by pitching for one fewer new client this quarter
What is most likely to stop me	Dropping the price in the room when a client hesitates
So if that happens, then I will	Say I will come back to them, and decide with Dan, my co-director, the next day, not on the call
My first step, with a date	Friday 15 January: list each retainer, its price, its hours last quarter, and when the price last changed
Who I will tell how it is going	My two co-directors, at our monthly hour. Each new price is agreed by the three of us, not by me alone

The hard part is rarely the plan. Leila knew her prices were too low. What stopped her was the moment a client hesitates. That is why the "if, then" line is about that moment, and why the decision is made the next day, with a co-director, rather than on the call.

YOUR PLAN ON A PAGE

Goal 1

My goal	
Why it matters to me	
Disappointing, good, great	
By the end of each quarter	
Every week I will	
The hours it needs, and where they come from	
What is most likely to stop me	
So if that happens, then I will	
My first step, with a date	
Who I will tell how it is going	

YOUR PLAN ON A PAGE

Goal 2

My goal	
Why it matters to me	
Disappointing, good, great	
By the end of each quarter	
Every week I will	
The hours it needs, and where they come from	
What is most likely to stop me	
So if that happens, then I will	
My first step, with a date	
Who I will tell how it is going	

YOUR PLAN ON A PAGE

Goal 3

My goal	
Why it matters to me	
Disappointing, good, great	
By the end of each quarter	
Every week I will	
The hours it needs, and where they come from	
What is most likely to stop me	
So if that happens, then I will	
My first step, with a date	
Who I will tell how it is going	

THE PAGES TO KEEP

Your year on a page

These two pages fill themselves in from your answers earlier in the guide, and anything you change here changes there too. Print them, pin them up, and bring them to every monthly hour.

My year in one sentence

From this year: what I will repeat

What I will stop

Goal 1

My goal

Disappointing, good, great

By the end of each quarter

Every week I will

Goal 2

My goal

Disappointing, good, great

By the end of each quarter

Every week I will

Goal 3

My goal

Disappointing, good, great

By the end of each quarter

Every week I will

THE PAGES TO KEEP

Through the year

What I am doing differently

To make room, I am stopping

	What is most likely to stop me	So if that happens, then I will
Goal 1		
Goal 2		
Goal 3		

My rhythm

Weekly check-in	Monthly hour	Who I tell

Fresh starts: 1 April, 1 July and 1 October. Reread your note from step 2 and fill in the tracker below.

Where I am at each fresh start

	End of March	End of June	End of September	End of December
Goal 1				
Goal 2				
Goal 3				
What I changed				

In December, mark each goal disappointing, good or great against what you wrote at the start, then begin again at step 1.

FOR LEADERSHIP TEAMS

Running this with your directors or partners

A plan made by the owner alone and announced to the directors is a plan the directors are entitled to forget. Made together, it becomes something they will defend in a meeting you are not in.

Here is the half-day Leila ran with her two co-directors. Each brought this guide with steps 1 and 2 already done on their own.

Time	What happens	Steps
09:00	Each director shares their look back: what we meant to happen, what did, why, and what we change	1
09:45	Read your notes from next December aloud, then agree what a good year looks like for the business	2
10:15	Choose two or three business goals. Each gets one owner, not a committee	3
11:00	Each owner writes their goal to finish and works it back to a weekly action; the others challenge it	4 and 5
11:45	Check the hours, then run the pre-mortem together: it is next December and the plan failed. Why?	6 and 7
12:15	Write the decisions in a decision log and book twelve monthly hours	8

The decision log. One line for each decision: what we decided, who decided, why, and when we will look at it again. It stops the same decisions being reopened every month.

Decisions for the whole partnership. Some goals cannot have one owner deciding alone, such as who buys out a retiring partner or who takes over a client relationship. Give one person the preparation and a date, and let the partnership make the decision.

Personal goals too. Invite each director to share one personal goal, if they want to. It explains a great deal about how they will want to spend their time next year.

Why the monthly hour matters most. Changes to the way a business is run tend to fade when the people behind them get busy or move on. The monthly hour, on the same day all year, is how a plan survives a busy spring.

A NOTE FROM SIMON

What a sales target taught me about goals

In my years in sales at Oracle, Infor and Lawson, a new target arrived at the start of every financial year. It was much the same number whatever the state of your area of responsibility, and it told you nothing about how to hit it.

That was the plan's job. You put it in place at the start of the year, adjusted it as the year unfolded, and wrote it down so you could refer back to it and explain it to the people involved.

The target never won the year. The plan did.

I spent thirty years in frontline commercial roles, and since then I have helped owners of businesses that sell expertise turn what they want from the business into a plan they actually follow. This guide is the method I use, written down so that you can use it without me.

Simon Hale
Founder, SMARTer Entrepreneurs

Where to go next

The ten key areas review. About fifteen minutes. A quick, honest look at all ten key areas of your business, ending with the two or three that would make the biggest difference. Useful before step 3 if one of your goals is for the business: smarterentrepreneurs.co.uk/ten-key-areas-review.

Free quick cards. One page each, on goals, the few numbers that matter, the monthly hour and more, at smarterentrepreneurs.co.uk.

AT THE BACK

Where these ideas come from

Everything in this guide rests on published research or well-tested practice. You do not need any of it to use the guide, but if you would like to read further, these are the places to start.

Looking back	The after-action review: US Army, A Leader's Guide to After-Action Reviews, 1993
Specific, stretching goals	Edwin Locke and Gary Latham, "Building a practically useful theory of goal setting and task motivation", American Psychologist, 2002
Goals that are yours	Kennon Sheldon and Andrew Elliot, Journal of Personality and Social Psychology, 1999
Learning goals for new things	Gerard Seijts and Gary Latham, "Learning versus performance goals", Academy of Management Executive, 2005
Disappointing, good, great	Goal attainment scaling: Thomas Kiresuk and Robert Sherman, Community Mental Health Journal, 1968
Results and weekly actions	Jason Jordan and Michelle Vazzana, Cracking the Sales Management Code, 2012
Why plans take longer than we think	Roger Buehler, Dale Griffin and Michael Ross, 1994; Dan Lovallo and Daniel Kahneman, Harvard Business Review, 2003
"If, then" plans	Peter Gollwitzer and Paschal Sheeran, Advances in Experimental Social Psychology, 2006
Planning for what could stop you	Gabriele Oettingen's WOOP method; review of 21 studies by Guoxia Wang, Yi Wang and Xiaosong Gai, Frontiers in Psychology, 2021
Imagining it has failed	Gary Klein, "Performing a project premortem", Harvard Business Review, 2007
Writing progress down	Benjamin Harkin and others, review of 138 studies, Psychological Bulletin, 2016
Why announcing goals can backfire	Peter Gollwitzer and others, Psychological Science, 2009
Fresh starts	Hengchen Dai, Katherine Milkman and Jason Riis, Management Science, 2014
How long habits take	Phillippa Lally and others, European Journal of Social Psychology, 2010
Why changes fade	Nicholas Bloom and others, "Do management interventions last?", American Economic Journal: Applied Economics, 2020
The study that never was	Fast Company's investigation, December 1996; Gail Matthews, Dominican University of California, 2015

WANT A SECOND PAIR OF EYES?

Bring your plan on a page to a free call

Forty-five minutes on Zoom, with your plan or the goal that keeps coming back. We spend the time on your plan, not on what I sell. If working together would help, I will say so once, at the end, and you are free to say no.

SMARTer Entrepreneurs helps owners of consultancies, agencies and specialist advisory businesses, £500K to £10M turnover, build a business that achieves what they want it to.

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