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The Yearly Company Plan

A year in a business can pass in two very different ways. In the first way, the year happens to you. Busy months ambush you. Quiet months frighten you. Tax dates, licence renewals, supplier price rises, and staff holidays all arrive as surprises, even though every one of them was predictable. Money comes in and goes out, but at the end of the year you cannot clearly say what improved, what it cost, or what you would do differently. In the second way, the year is planned — not predicted perfectly, because no plan survives unchanged, but laid out in advance so that busy seasons are staffed, quiet seasons are used, deadlines are met early, and money decisions are made in calm instead of panic. The Yearly Company Plan is the system for living in the second way.

The Yearly Company Plan is a practical, one-year operating plan for a whole company, built from five working pieces: an honest review of last year, a small set of goals for this year, a month-by-month calendar of the year's known events and seasons, a money plan that matches income and costs to those months, and a quarterly check rhythm that keeps the plan alive instead of letting it die in a drawer. It is not a glossy document for investors and it is not a wish list. It is a working tool the owner and the team actually open, month after month, to answer three questions: what did we say we would do, what is actually happening, and what do we adjust next?

This system helps owners of small companies, managers of small teams, and solo operators who employ even one helper or plan to. It helps most when the same surprises repeat every year — the same rushed December, the same cash squeeze in the same quiet month, the same renewal paid late — and when goals are real but never quite turn into dated work. You do not need accounting training to use it. You need last year's basic records, a calendar, honest numbers, and the willingness to review the plan four times a year and change it in writing when reality disagrees.

It matters because a company is steered by its calendar and its cash, whether the owner plans them or not. Planning them does not remove hard months; it removes the surprise from hard months, and surprise is what turns a hard month into a crisis. A quiet month you expected becomes the month you train staff, repair equipment, and build next season's offers. A tax bill you expected is just a payment. By the end of this set you will know how to review a year honestly, choose few enough goals to actually finish, map the year month by month, build a money plan that breathes with the seasons, and run quarterly checks that keep the whole plan true.

What You Will Learn

- How to review last year honestly using records — money, customers, time, and problems — instead of memory and mood.
- How to choose a small set of yearly goals that cover money, customers, operations, and people, each with a measurable finish line.

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- How to break each yearly goal into quarterly milestones and monthly actions with owners and dates.
- How to build a twelve-month calendar that captures seasons, deadlines, renewals, holidays, and busy and quiet periods.
- How to build a month-by-month money plan that matches expected income to fixed and variable costs across the seasons.
- How to plan for cash gaps in advance — reserves, timing, and honest options — instead of borrowing in panic.
- How to run a quarterly plan check: compare plan with reality, decide adjustments, and record them as a new plan version.
- How to end the year with a closing review that becomes the starting evidence for next year's plan.

Lesson 1 — Review Last Year Honestly: Records Over Memory

A yearly plan built on a flattering memory will fail by February. Lesson 1 builds the plan on evidence instead. The review has four corners: money, customers, operations, and people. For money, gather last year's income by month — not just the year's total, because the pattern across months is where the planning gold sits. Which months were strong, which were lean, and do you know why? Gather costs the same way: the fixed costs that arrive every month regardless of sales, like rent, insurance, and subscriptions, and the variable costs that rise and fall with work, like materials and casual hours. Note the costs that surprised you. A surprise cost is either a one-off to forgive or a regular cost you had never written down — and the second kind must enter this year's plan by name.

For customers, count what you can: how many customers, how many repeat customers, where new customers came from, and what they bought most and least. Most small companies discover something useful here — often that a small group of repeat customers carries the business, or that one product quietly does most of the work while a beloved product earns little. For operations, list the year's breakdowns and bottlenecks: the machine that failed in the busiest week, the supplier who let you down, the process only one person understands. For people, record who did what, where the team was stretched thin, where skills are missing, and who is carrying knowledge that exists nowhere else. That last item is a risk, not a compliment, and the plan should treat it as one.

Work from records wherever they exist: bank statements, invoices, till reports, diaries, booking books, complaint notes. Where no record exists, write "unknown" honestly rather than inventing a number — and add "keep this record" to this year's plan, so next year's review is easier. Finish the review with three short lists: what worked and should be protected, what failed or cost too much and should change, and what surprised us — because surprises, written down, become next year's calendar entries and stop being surprises.

Be careful with blame in this lesson. The review examines the year, not the worth of the people in it. A delivery system that failed three times is a system to redesign; turning the review into a

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trial of the driver guarantees that next year nobody reports problems early, and early reporting is exactly what a good plan runs on.

The Steps

1. Gather last year's records: bank statements, invoices or till reports, booking or sales diary, and any complaint or incident notes.
2. Write income by month for all twelve months. Mark the three strongest and three weakest months, and write what you know about why.
3. List fixed monthly costs with amounts, then variable costs with their typical monthly range. Circle any cost that surprised you last year.
4. Count customers: total, repeat, and main sources of new customers. Note your best-selling and weakest offers by real numbers where you have them.
5. List the year's operational breakdowns, bottlenecks, and single-person dependencies — processes only one person can run.
6. Note the people picture: where the team was overstretched, which skills are missing, and whose absence would stop the business.
7. Write three lists to finish: protect (what worked), change (what failed or cost too much), and surprised us (to be planned for this year). Mark any gap in your records as "unknown — keep this record this year."

A Worked Example

Nadia owns a small events-decorating company with three part-time helpers. Her memory of last year was "busy and stressful." Her records tell a sharper story. Income by month shows two peaks — early summer and December — and a deep dip in late winter that she had felt but never measured: February brought in less than a third of June. The surprise-cost circle catches an equipment hire she paid for four times because her own backdrop frame broke in May and was never repaired — the hires cost more than a repair would have. Customer counts show that two wedding venues send her a third of her work, a dependency she had never seen written down. Her protect list: the venue relationships and her setup checklists. Her change list: repair the frame before May, and stop accepting a type of small party job that her numbers show earns little and consumes whole Saturdays. Her surprised-us list becomes calendar gold: venue booking season, the February dip, and December's staffing crunch all go into this year's plan by name. Nadia's year did not change. Her understanding of it did — and that understanding is the foundation everything else in this set is built on.

Common Mistakes

- **Reviewing from memory and mood.** A stressful year feels unsuccessful and a pleasant year feels profitable. Records regularly disagree with both feelings. Trust the records.
- **Recording only the year's totals.** Totals hide the seasons. A yearly plan needs income and costs by month, because timing is where cash problems live.

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- **Turning the review into blame.** Blame teaches people to hide problems. Review systems, dates, and numbers; handle individual performance separately and fairly.
- **Inventing numbers for missing records.** A guessed number poisons every later decision. Write "unknown," and plan to keep that record this year.

Lesson 2 — Choose Few Goals, With Finish Lines

The most common yearly-plan failure is not laziness. It is arithmetic: twelve goals, each needing real work every month, in a company with time for perhaps four. By March, everything is behind, the plan feels like an accusation, and the team quietly returns to reacting. Lesson 2 chooses few goals — three to five for a small company — and gives each one a finish line you can measure, a owner, and a reason tied to Lesson 1's evidence. A goal without a finish line is a direction, not a goal. "Improve customer service" points somewhere. "Raise repeat-customer share from three in ten to four in ten by November, measured from the booking book" can be planned, tracked, and finished.

Spread your few goals across the company so one area's success does not hide another area's rot. A balanced small set usually touches four areas. Money: a goal about income, margin, or reserve — for example, building a cash reserve equal to two months of fixed costs. Customers: a goal about keeping or winning the right customers. Operations: a goal about reliability — fixing the bottleneck or single-person dependency the review exposed. People: a goal about skill, cover, or workload — training a second person on the critical process, for instance. Not every company needs one goal in each area every year, but looking at all four areas before choosing stops the classic error of five goals that are all about selling more while the operation underneath cracks.

For each goal, write four things. The finish line: the measurable end state and its date. The starting point: today's measured position, from your review — without it, "improve" cannot be proven. The owner: one named person who drives this goal, even if many help. And the why: one sentence linking the goal to review evidence. "Because February income was a third of June's, we will build the reserve" keeps the goal meaningful in October when motivation fades. Then break each goal into quarterly milestones — what must be true by the end of March, June, September, and December for the goal to be on track. Milestones convert a distant December finish line into four near, checkable ones, and they are what your quarterly checks in Lesson 5 will actually examine.

Finally, write what you will not do this year. A short not-doing list — the expansion deferred, the offer paused, the project postponed by decision rather than by drift — protects your few goals from the hundred good ideas the year will throw at you. When a tempting opportunity arrives mid-year, the question becomes clear: does it serve a chosen goal, or does it belong on next year's list?

The Steps

1. Draft candidate goals from your review's change list. Write every candidate down, then rank them by impact on the company's survival and strength.

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2. Choose three to five goals only. Check they do not all sit in one area; look at money, customers, operations, and people before finalising.

3. For each goal, write its finish line: a measurable end state with a date, in numbers your records can actually provide.

4. Write each goal's starting point from last year's review figures, its single owner by name, and its one-sentence why, tied to evidence.

5. Break each goal into four quarterly milestones: the position that must be reached by the end of each quarter to be on track.

6. Test the set for arithmetic: add up the monthly work the milestones imply. If it exceeds the team's real capacity, cut or shrink a goal now, on paper.

7. Write this year's not-doing list: the good ideas formally deferred. Share the goals, milestones, and not-doing list with everyone they affect.

A Worked Example

Tomas runs a bicycle repair and sales shop with one mechanic besides himself. His review showed: strong spring and summer, a thin winter, a single-person dependency — only Tomas can do suspension servicing, his best-margin work — and no cash reserve, which made last winter frightening. He sets four goals. Money: build a reserve of two months' fixed costs by the end of October, before winter, starting from zero, because winter nearly broke the shop last year. Operations and people combined into one goal stated carefully: train mechanic Ruth to complete standard suspension services unsupervised by the end of June, measured by ten supervised services signed off, because the shop currently refuses or delays its best work whenever Tomas is away. Customers: grow winter servicing bookings — the quiet-season offer — from last year's count to half as many again by December, measured from the booking diary. His fourth candidate, opening a second location, goes proudly onto the not-doing list: attractive, and fatal to the other three if attempted this year. Each goal gets quarterly milestones — the reserve, for example, must hold half a month's costs by March and a full month by June. Tomas's plan is small enough to remember and strong enough to steer by, which is exactly the point.

Common Mistakes

- **Setting ten or twelve goals.** Too many goals means none get the weekly work they need. Three to five finished goals beat twelve abandoned ones.
- **Finish lines you cannot measure.** "Be better known locally" cannot be checked. Choose numbers your real records produce — bookings, repeat share, reserve months, signed-off skills.
- **All goals in one area.** Five sales goals on top of a cracking operation grow the business into its own bottleneck. Balance money, customers, operations, and people.
- **No not-doing list.** Without one, every mid-year opportunity reopens settled decisions and quietly steals the chosen goals' time.

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Lesson 3 — Map the Year: The Twelve-Month Calendar

Goals tell you what to achieve. The calendar tells you when the year will help you and when it will fight you. Lesson 3 builds one twelve-month calendar that holds everything the year already knows about itself: seasons of demand, fixed deadlines, renewals, holidays, and the company's own rhythms. Start with the immovable dates. Tax and filing deadlines that apply to your business, insurance and licence renewals, lease dates, loan payments, annual subscriptions, and any contracted commitments. Enter each with a preparation start date well before the deadline itself — a renewal you begin three weeks early is paperwork; a renewal you begin the day before is a crisis with a fee attached. If you are unsure which official deadlines apply to your business, that uncertainty itself becomes a January action: confirm them through official sources or a qualified adviser, and write the confirmed dates into the calendar.

Next, lay the demand seasons from your review across the months: peaks, dips, and the local events that drive them — school holidays, festivals, weather, tourist seasons, industry buying cycles. Mark staff holiday patterns and your own planned time off with the same honesty; a plan that assumes nobody rests will be corrected by exhaustion, publicly and at the worst time. Then place the work of your goals onto this landscape. Milestone work belongs in the months that can carry it. Training fits quiet months. Launches fit just before peak demand, never during it. Reserve-building fits peak-income months. Hiring, if planned, must start months before the peak it serves, because recruitment and training take longer than hope suggests.

The finished calendar should fit on one or two pages where the whole year is visible at once. For each month, a reader should see: the season note, the immovable dates, the goal actions due, and any preparation starting for next month's big items. This single view is the plan's steering wheel. In monthly work, the team looks one month ahead on this calendar as routine. Most "surprises" in a business year were visible on a calendar like this eleven months earlier — the plan simply gives that visibility a home.

Keep the calendar alive. When a date moves — a supplier changes a renewal, an event shifts — update the calendar the same week and note the change. A calendar that is allowed to go stale becomes worse than none, because people trust it. Date each version, keep one master copy in one known place, and make sure at least two people can find and read it.

The Steps

1. List every immovable date for the year: official filing and tax dates that apply to you, renewals, lease and loan dates, subscriptions, and contracted commitments.
2. Enter each date on the calendar with a preparation start two to four weeks earlier. Flag any deadline you are unsure about as a January task to confirm from an official source or qualified adviser.
3. Across the twelve months, mark demand seasons from your review: peaks, dips, and the local events or cycles behind them.
4. Add staff holidays, your own planned time off, and known closures. Check no critical period depends on someone who will be away.

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5. Place goal work onto the landscape: training in quiet months, launches before peaks, reserve-building in strong months, hiring well ahead of need.

6. For each month, write a short block: season note, immovable dates, goal actions due, and preparation starting for next month.

7. Store one dated master copy in one known place. Review the next month's block at the end of every month, and update the calendar the same week any date changes.

A Worked Example

Grace owns a small bakery-café near a school and a holiday park. Her calendar work transforms her year. Immovable dates first: her insurance renewal in March (preparation starts in February, comparing quotes), food-hygiene inspection window in autumn, lease review in November, and quarterly tax-related dates she confirms in January and writes in with two-week preparation starts. Seasons next: the holiday park drives a summer peak; school terms drive weekday morning trade; January is her deepest dip. Her goal work lands accordingly. Her operations goal — a second staff member trained on the ovens — is scheduled for the January dip, when training time exists and mistakes are cheap. Her new celebration-cake offer launches in late spring, just before wedding and summer demand, not during it. Reserve-building transfers are set for the last Friday of each summer month, when income is strongest. Staff holidays are booked mostly in the dip and the shoulder weeks, with a clear rule that the summer peak carries no overlapping leave for key roles. When Grace looks at the finished year on two pages, December's old chaos is already answered in July's preparation entries. Nothing about the year became easier. Everything about it became earlier — and earlier is what planning is for.

Common Mistakes

- **Entering deadlines without preparation starts.** A deadline on the calendar is a reminder to panic. A preparation start three weeks earlier is a plan.
- **Scheduling big work into peak months.** Training, launches, and system changes placed inside your busiest season will be abandoned or will damage the peak itself. Use quiet months for building.
- **Forgetting holidays and rest.** A calendar that pretends people work all year at full strength is fiction. Plan leave, or exhaustion will plan it for you.
- **Letting the calendar go stale.** One master copy, dated, updated the same week a date changes — or the team stops trusting it and the surprises return.

Lesson 4 — The Money Plan: Matching Income and Costs to the Months

A yearly total can look healthy while two months of the year quietly threaten the company's life, because bills arrive monthly while income arrives seasonally. Lesson 4 therefore builds the money plan month by month. For each month, write expected income — based on last year's same-month figures, adjusted only for changes you can name, like a price rise, a new contract, or a closed product line. Hope is not an adjustment. Then write that month's costs: fixed costs in

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full, variable costs at the level that month's expected work requires, plus any one-off planned spending — equipment, training, the annual insurance premium in its renewal month. The result per month is either a surplus to move or a gap to plan for. The year total matters, but the monthly pattern is what you will actually live through.

Cash gaps are the heart of this lesson. A gap month is not a failure; unplanned, it becomes one. Your plan names the gap months in advance and answers each with chosen tools, in order of preference. First, a reserve built in surplus months — the Money goal in Lesson 2 exists precisely for this. Second, timing: moving discretionary spending out of gap months and, where suppliers agree, aligning payment dates with income. Third, income work planned for the gap: the quiet-season offer, the maintenance contracts, the training courses sold to others — built in advance, not invented in panic. Borrowing sits last and deliberately: if the plan shows a gap that reserve and timing cannot cover, you learn it months early, when you can arrange terms calmly and cheaply, rather than in the gap week itself. Any borrowing decision deserves care and, for anything significant, qualified financial advice — this lesson teaches planning, not lending products.

Build a simple reserve rule into the plan: on set dates in surplus months, a set amount moves to a separate reserve until the target — often one to three months of fixed costs for a small company — is reached. Treat the reserve as untouchable for ordinary spending; its job description is gap months and genuine emergencies only. Finally, set two or three money warning lines: figures that, if crossed, trigger a planned response. For example: if any month's income lands twenty percent below plan, the response — discretionary spending pauses and the quarterly check moves early — is written now, while you are calm. Warning lines turn bad news into a procedure instead of an argument.

The Steps

1. For each month, write expected income starting from last year's same-month figure. Adjust only for named, real changes, and note each adjustment beside the figure.
2. For each month, write fixed costs in full, variable costs matched to that month's expected work level, and any one-off planned spending in its actual month.
3. Subtract costs from income month by month. Mark every gap month clearly, and note the year's overall position separately.
4. For each gap month, write the planned answer in order: reserve use, timing changes agreed in advance, and pre-built quiet-season income work.
5. Set the reserve rule: target amount, the surplus-month dates and amounts that build it, and the rule that it serves gaps and emergencies only.
6. Write two or three warning lines with their planned responses — for example, the income shortfall percentage that pauses discretionary spending and triggers an early plan check.
7. Review the money plan against the calendar from Lesson 3. Confirm peak work is staffed in the money plan and quiet-month projects are funded. Fix mismatches now, not mid-year.

A Worked Example

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Omar runs a garden-landscaping company with a crew of four. Last year's pattern is stark: April to September strong, November to February thin, while rent, insurance, vehicle costs, and core wages continue all year. His month-by-month plan shows November roughly breaking even and December and January in clear gap, even in a decent year — a fact the yearly total had always hidden, because summer's surplus made the annual figure look comfortable while Omar spent each winter anxious and borrowing short-term at poor terms. His plan answers in order. Reserve: a fixed transfer on the last Friday of May, June, July, and August builds a reserve of two months' fixed costs by October. Timing: his annual insurance premium, previously a January lump, is renegotiated to monthly payments; a planned equipment purchase moves from December to July. Quiet-season income, built in advance: a winter garden-care package — pruning, planning, and maintenance visits — designed in September and sold to existing clients in October, while trust is warm, rather than invented in a desperate January. His warning line: if any winter month's income falls a fifth below plan, discretionary spending pauses and he and his crew lead review options the following week. Omar still has a winter. He no longer has a winter surprise — and the expensive panic borrowing disappears from his business entirely.

Common Mistakes

- **Planning only the year total.** A profitable year can still contain a fatal February. The money plan must run month by month, matching the calendar.
- **Adjusting income upward on hope.** "We will probably grow" is not a named change. Base months on last year plus only specific, real adjustments.
- **Treating the reserve as a savings suggestion.** Unscheduled good intentions evaporate. Fixed transfer dates in surplus months, and a clear rule for what the reserve is for, make it real.
- **Meeting a gap with panic borrowing first.** Reserve, timing, and pre-built quiet-season income come first. If borrowing is needed, the plan reveals it months early, when terms are calmer.

Lesson 5 — Quarterly Checks and the Closing Review: Keeping the Plan Alive

A yearly plan is not a prediction to be judged. It is a steering tool to be used, and Lesson 5 is the using. Four times a year — at each quarter's end — the owner and the goal owners hold a plan check of one to two hours, with the calendar, the money plan, and the milestone list on the table. The check asks the same five questions every time, in the same order. One: did we hit this quarter's milestones? Answer from records, not impressions. Two: what does the money plan say versus what actually happened, month by month, and why the differences? Three: what changed outside — customers, suppliers, prices, rules — that the plan must absorb? Four: what do we adjust — milestones moved, work re-sequenced, spending re-timed, a goal's finish line honestly revised? Five: what are next quarter's dated actions, owners, and any warning lines to watch?

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Adjusting the plan is not failing the plan. The failure mode is the opposite: a plan nobody updates, describing a year that no longer exists, while the real company improvises elsewhere. Every adjustment is written into the plan as a new dated version, with one line on why. That discipline creates, by December, something quietly valuable: a record of the year's real decisions and their reasons, which is the finest possible input for next year's review. Keep versions rather than overwriting — the trail of changes is the company's memory of how it learned its own year.

Between quarterly checks, a light monthly glance keeps surprises small: fifteen minutes at month's end to view next month's calendar block, confirm preparation starts, and glance at the money position against plan. This is not a second meeting culture; it is a habit, ideally attached to an existing routine like month-end invoicing. Small deviations caught monthly are corrections. The same deviations caught quarterly can be crises.

The year's final check is the closing review, held in the last weeks of the year or the first weeks of the new one. Score each goal against its finish line from records. Total the money plan versus reality and name the biggest differences and their causes. List what the plan got right, what it missed, and every surprise the year produced despite planning — each surprise becomes a candidate calendar entry for next year. Then, and only then, begin next year's Lesson 1 review, which will now take half the time, because this year's plan versions, checks, and closing notes are the records it needs. The system compounds: every planned year makes the next year's planning faster, truer, and calmer.

The Steps

1. Book all four quarterly check dates into the calendar now, at each quarter's end, with the goal owners invited and the plan documents listed as required reading.
2. At each check, answer the five questions in order — milestones, money versus plan, outside changes, adjustments, next quarter's actions — working from records throughout.
3. Write every agreed adjustment into the plan the same week: new dates, moved work, revised figures. Save as a new dated version with a one-line reason for each change.
4. Keep all versions filed together. Never overwrite the old version; the history of changes is next year's best evidence.
5. Each month between checks, spend fifteen minutes on next month's calendar block, its preparation starts, and the money position versus plan.
6. At year's end, hold the closing review: score each goal against its finish line, compare money plan with reality, and list the year's surprises.
7. File the closing review as the first document of next year's planning. Note which records were missing this year and add keeping them to next year's plan.

A Worked Example

Beatrice runs a small translation agency with two staff translators and a pool of freelancers. Her first quarterly check is uncomfortable and invaluable. Milestones: her customer goal — reducing dependence on one large client from half her income to a third — is behind; the milestone of two

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new regular clients by March stands at one. Money versus plan shows income slightly ahead overall but costs ahead too, because rush-job freelancer fees spiked — a pattern she can now see monthly instead of sensing vaguely. Outside change: the large client announces a restructure, making the dependency goal urgent rather than merely wise. Adjustments, written as version two of the plan: the second-quarter milestone for new clients rises and gets a named weekly action with Beatrice as owner; a rush-fee pricing review moves from September into April; the September training goal slips by one quarter by decision, recorded with its reason, freeing the hours the client goal needs. By the fourth check, the large client is thirty percent of income, rush fees are priced honestly, and the deferred training is rescheduled into the new year with its reason trail intact. Beatrice's plan "failed" three times on paper and succeeded all year in reality — because the checks kept rewriting it to match the world, while keeping its goals in command.

Common Mistakes

- **Skipping the check because the quarter was busy.** Busy quarters are exactly when drift is fastest. The check is one to two hours; drift costs months.
- **Treating adjustment as failure.** A plan that never changes is a plan nobody is using. Versioned adjustments, with reasons, are the system working.
- **Checking from impressions.** "Sales felt fine" hides the month that was not. Bring records — milestones, monthly money figures, the calendar — or the check is theatre.
- **Overwriting old plan versions.** Deleting the history deletes the lessons. Keep every version; next year's review will thank you.

Try It

Build your Yearly Company Plan over one focused week. Day one: complete the Lesson 1 review — income by month, fixed and variable costs, customer counts, breakdowns, and your protect, change, and surprised-us lists, marking unknowns honestly. Day two: choose three to five goals with measurable finish lines, starting points, owners, whys, and quarterly milestones, and write your not-doing list. Day three: build the twelve-month calendar — immovable dates with preparation starts, demand seasons, holidays, and goal work placed in months that can carry it. Day four: build the month-by-month money plan, mark the gap months, set the reserve rule with transfer dates, and write your warning lines with their planned responses. Day five: book the four quarterly check dates, set your monthly fifteen-minute glance, and file everything — review, goals, calendar, money plan — as version one, dated, in one known place at least two people can find.

Then run the year by the system: monthly glances, quarterly checks, written versioned adjustments, and a closing review that scores the goals and lists the surprises. Judge the plan at year's end not by whether the year obeyed it — no year does — but by whether surprises shrank, gap months were met with preparation instead of panic, and at least most of your few goals reached their finish lines. That is a planned year, and each one makes the next easier to plan.

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