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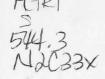
## CC332 Goals for Business Operations and Family Life: Instructor's Guide

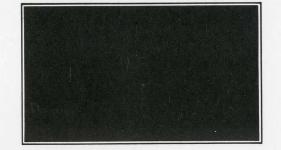
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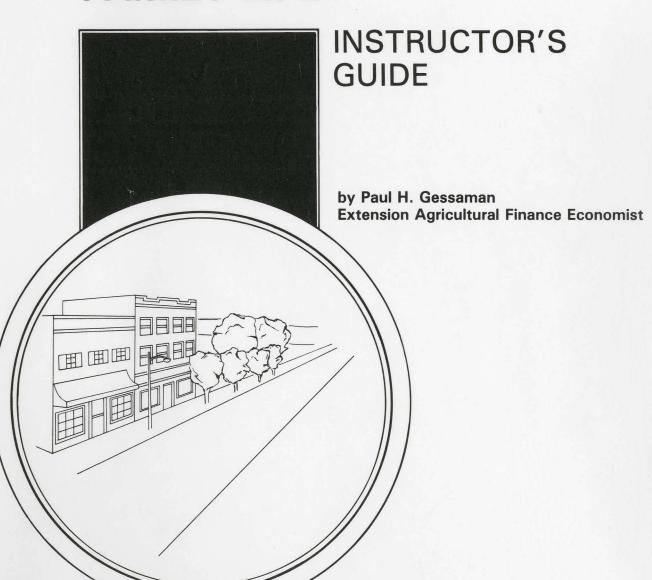




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# GOALS FOR BUSINESS OPERATIONS AND FAMILY LIFE





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#### GOALS FOR BUSINESS OPERATIONS AND FAMILY LIFE

#### INSTRUCTOR'S GUIDE

by

Paul H. Gessaman Extension Agricultural Finance Economist

For more than 20 years, I have worked informally with individuals and volunteer groups in a variety of goal identification and priority setting activities. Some clients have been persons who sought assistance in improving their approaches to personal or business financial management. Others have been church groups or community volunteer groups that had a general understanding of their hoped-for accomplishments, but lacked the clearly defined goals they needed for focused and effective efforts. In working with these persons and groups, I developed the approach (the "GOALS Process") used in this series of circulars. Within the past two years, using a set of GOALS Materials appropriate to their circumstances, more than one thousand Nebraska farm/ranch families and numerous families in other states have completed the "GOALS Process."

This set of circulars provides a version of the GOALS Process focused on the business and personal management concerns of individuals and families who operate small town businesses. It assumes that most participating units share these characteristics:

- The primary decision making unit is the family.
- Family members and/or business associates will be better motivated, and will do better work, if they enjoy their work responsibilities.
- Management capability, and returns to labor and management, will be increased if the abilities and interests of all family members are utilized in business or family activities they like and do well.

In keeping with these assumptions, the GOALS Process involves participants in self-assessment, goal identification, priority setting, and management plan development — a series of activities that usually will provide both the foundation and the arrangements needed to implement goal-directed management.

#### USING THIS GUIDE

This "Instructor's Guide" suggests procedures to follow when using the "Goals for Business Operations and Family Life" campaign circulars with individuals and families who operate small town businesses. The set of "GOALS Materials" includes these circulars and related supporting documents:

- "Goals for Business Operations and Family Life, Part I: Series Overview," CC 323, September 1986.
- "Goals for Business Operations and Family Life, Part IIa: Self-Assessment for the Retailer," CC 324, September 1986.
- "Goals for Business Operations and Family Life, Part IIb: Self-Assessment for the Service Provider," CC 325, September 1986.
- "Goals for Business Operations and Family Life, Part IIc: Self-Assessment for the Manufacturer," CC 326, September 1986.
- "Goals for Business Operations and Family Life, Part IIIa: Identifying Goals for the Retailer," CC 327, September 1986.
- "Goals for Business Operations and Family Life, Part IIIb: Identifying Goals for the Service Provider," CC 328, September 1986.
- "Goals for Business Operations and Family Life, Part IIIc: Identifying Goals for the Manufacturer," CC 329, September 1986.
- "Goals for Business Operations and Family Life, Part IV: Priority Setting," CC 330, September 1986.
- "Goals for Business Operations and Family Life, Part V: Your Management Plan," CC 331, September 1986.
- "Goals for Business Operations and Family Life, Instructor's Guide," CC 332, September 1986.
- "The Clam That Steamed People," supporting document for Part II
- "Whither Leads the Cowpath?" supporting document for Part III
- "Work Is My First Priority," supporting document for Part IV

This Guide assumes that the "Business Goals Materials" are to be used with individuals and families (and/or business associates) who operate small town businesses. It also assumes that these audiences are participating in a series of workshops held at intervals of about a week. To reduce meeting time requirements, and to allow discussion of family issues in the privacy of participants' homes, initial work with each circular is done in a workshop with the remainder to be completed at home.

As is evident in the titles of the Part II and Part III circulars, three versions of these parts are provided. In the pre-registration or first workshop activities, it's important that the type of business operated by each participating family is identified, and that each is helped to select the version most appropriate to their circumstances.

Effort in the first workshop is focused on self-assessment. Initial goal identification is carried out in the second workshop. In the third workshop session, the Part IV circular is handed out and worked with briefly. Time and information limitations usually prevent it from being completed during the workshop session. Some persons will subsequently complete it without further

assistance. Others will need encouragement and consultation if they are to maintain their enthusiasm while completing the priority setting and developing the Part V management plan.

In the second and third workshops, a limited amount of time is set aside for sharing experiences with the GOALS Process. Such discussion usually is rather limited. But, it helps build relationships and reinforces insights gained in the previous session. Sharing also makes it evident that nearly all persons find goal identification to be difficult, but possible to complete — an insight that usually encourages persons who are struggling. After this discussion, the next circular is introduced and preliminary work is completed.

In the approach suggested here, each individual has opportunity to privately compile his/her initial identification of interests, preferences, and goals. This is done by physically separating family members and/or business associates when the initial work is done with each circular.

DESPITE THE "FUSS AND BOTHER" THIS CAUSES, I CONSIDER PHYSICAL SEPARATION OF FAMILY MEMBERS AND/OR BUSINESS ASSOCIATES TO BE A VERY IMPORTANT PART OF THE OVERALL APPROACH. IT HELPS TO ENSURE THAT DOMINANT INDIVIDUALS DO NOT INHIBIT THE CREATIVE THINKING OF OTHER FAMILY MEMBERS AND/OR BUSINESS ASSOCIATES WHEN INITIAL INSIGHTS ABOUT INTERESTS, PREFERENCES, AND GOALS ARE BEING DEVELOPED AND RECORDED.

Individual insights are shared with others in the family and/or business firm, and composite versions to be used in management are compiled through discussion and negotiation. It's important to provide stimulus for this discussion and negotiation plus encouragement for those who will be involved in completing it outside the workshops. Most families will need to discuss and negotiate over a period of time in order that they can identify goals and set priorities to which they can give allegiance. The needed time commitments are more likely to be recognized and fulfilled if participant families (business units) make commitments to continue discussions at home until work on each circular is done. In their commitments, they should identify a specific time and place prior to the next workshop in which they will discuss, negotiate, and synthesize their individual perspectives.

People vary widely in responses to this system of self-assessment, goal identification, priority setting, and management plan development. In most groups, between 20 and 40 percent of those who try this process will complete all parts with considerable enthusiasm. A similar percentage will be less enthusiastic, but will complete it if offered some encouragement and limited assistance. A few will be more frustrated than challenged — especially by the priority setting (Part IV). In recognition of these differences, a choice of priority setting methods is offered in Part IV. The simpler "goal evaluation" method allows less enthusiastic participants to set priorities and move on to the management plan development. The combination of "goal analysis" and "goal evaluation" provides others with a more complete approach.

This circular is written as a series of directive statements about the instructional procedures and presentations used in work with participants. As is evident throughout, the approach recommended here assumes the circulars are to be used in an Extension educational program that supports participants' use of goal-directed management for business operations and personal life.

#### SUGGESTED PROCEDURES FOR PARTS I & II

This session will require at least one hour.

You will need to have on hand one copy of Part I (CC 323) for each person in your audience.

You will also need to have on hand copies of Part IIa (CC 324), Part IIb (CC 325), and Part IIc (CC 326) in sufficient numbers so that after you have identified the appropriate version for each participating business unit, you will have one copy for each person plus one copy for each family.

Take a copy of the appropriate version of Part II for each person and disassemble it into these parts:

"THE SELF-ASSESSMENT," and the "INTEREST AND MOTIVATION QUESTIONS" consisting of pages 1-8.

"SELF-ASSESSMENT: INTEREST AND PREFERENCE STATEMENTS" consisting of pages 9-15.

"SELF-ASSESSMENT: RESOURCES AND ALTERNATIVES QUESTIONS" consisting of pages 16-18.

For the present, hold the complete circular for each family or business unit. It will be used as a "record copy."

You will also need one copy of "The Clam That Steamed People" for each person in your audience.

#### Distribute Copies of Part I (CC 323):

Give your clients time to scan it and to pick up the central ideas.

Preview the overall thrust of the circular series, placing emphasis on the nature and importance of goals as guides to management.

Explain the meaning of "goal-directed management," as a form of "management to achieve . . . "

Discuss the nature of the entire process of self-assessment, goal identification, priority setting, and management plan development placing emphasis on:

Self assessment -- Identifying your present situation and sources of motivation

Goal identification -- Identifying the WHERE, HOW, and WHEN of life that can serve as guides for management.

Present goal identification and goal-directed management as the ways by which persons can identify and attain the future they prefer. Identify the three steps in the self-assessment:

Interests and motivations

Interests and preferences

Resources and alternatives

Arrange separate work locations for spouses and/or business associates to use as they complete the individual portions of the workshop activities.

This can be done by having participants move to separate tables, or by having them trade seats so that no one sits next to a spouse, child, parent, or a person with whom he/she works.

### Distribute "SELF-ASSESSMENT" and "INTEREST AND MOTIVATION OUESTIONS" from the appropriate versions of Part II

Suggest that each person answer only the questions that relate to his/her life — i.e., not everyone will answer all questions.

Explain that each person is to respond to the questions by marking the answer that is the "best fit" (comes the closest in meaning).

Emphasize that no one should agonize over the choice of answers. Each person needs the answers that come readily to mind and reflect his/her interests and motivations.

Point out that answers indicating lack of interest or appreciation for an aspect of business operations or family life are just as valid and important as answers indicating the aspects that one likes and is motivated to do well.

If possible, give participants enough time to mark their answers to all Interest and Motivation Questions before having them move back to their original family and/or business associate groups.

If time is more limited, ask them to answer the first three groups of questions in the workshop, and then to complete the rest at home.

Have participants move so they are again sitting with others in their family and/or business unit.

Give each person a copy of "The Clam That Steamed People," and ask that they read it before starting their discussions. Encourage responses and comments about Jerry, Jeanne, and Dan.

Give each family/business unit a "record copy" of Part II.

Remind the participants that discussion will go better if they observe the "ground rules" for constructive discussions:

- Be open and honest with one another.
- Resist the temptation to make value judgments.
- -- Refrain from reacting prior to hearing the full expression of the other person's ideas or point of view.

Encourage each family group and/or business associates group to share and discuss their responses to the Self Assessment Questions. Maintain reasonable privacy for each group by having separate tables or work centers for each group. Remind them to make a "record copy."

After a period of discussion, ask each person to again move so he/she does not sit beside a family member or co-worker.

#### Distribute "INTEREST AND PREFERENCE STATEMENTS" Section

Explain that participants are to develop statements <u>in their own</u> <u>words</u> that convey meanings drawn from self-assessment responses and the discussion within the family/business unit.

Indicate that the method will be similar to that used previously — each person will develop a personal version for use when the "record copy" statements are developed through family discussion.

Discuss the example for statement one. Confirm that such statements are developed through discussion and sharing.

After about 10 minutes for individual work, ask the participants to move back into their previous family or farm/ranch groups for sharing, discussion, and writing of the "record copy" versions.

Stress the need for participants to communicate with each other, then to develop statements representing the full range of interests and abilities of persons within the operating unit.

Remind everyone of the discussion rules, and ask that they follow those rules while compiling a "Statement One" for their group.

Wander around the room offering encouragement and assistance to those who indicate a desire for such help.

Give an opportunity for brief discussion of any high priority questions.

Ask each family and/or business unit group to set aside a specific time prior to the next workshop session that they will use to complete all the statements.

#### Distribute\_the\_"RESOURCES\_AND\_ALTERNATIVES\_QUESTIONS" Section

Point out that the purpose of this section is to identify additional skills and resources that participants have, but have not worked with, and may not have thought about, in the recent past.

Note that the questions are not intended to suggest that anyone should leave his/her present employment (self-employment).

Remind your participants that they should not forget volunteer work experience, military experience, and short-term employment as sources of skills.

#### Secure A Commitment To Complete Outside Work

Encourage your clients to follow through in studying Part I and completing Part II by <u>again</u> asking that they set a specific time prior to the next meeting and use it for that purpose

Remind them of the nature of the overall "GOALS" process, indicating that their outside work will be the basis of goal identification activity in the next meeting.

#### SUGGESTED PROCEDURES FOR PART III

This session will require at least one hour.

Prior to the start of the meeting, be sure that you have on hand copies of Part IIIa (CC 327), Part IIIb (CC 328), and Part IIIc (CC 329) in sufficient numbers so that you will have one copy of the appropriate version for each person plus one copy for each family.

Take a copy of the appropriate version of Part III for each person in the audience and separate it into these three sections:

The introductory section and "IDENTIFYING LONG-TERM BUSINESS GOALS" consisting of pp. 1-5.

"IDENTIFYING SHORT-TERM BUSINESS GOALS" consisting of pages 6-7.

"IDENTIFYING LONG-TERM FAMILY LIFE GOALS" and "SHORT-TERM FAMILY LIFE GOALS" consisting of the remaining pages of the circular.

In addition, you will need one complete circular for each family or business unit to use as a "record copy."

Also secure one copy of "Whither Leads the Cowpath?" for each person in the audience.

#### Clients Share Experiences

Encourage participants to share and discuss their reactions and experiences with the self-assessment activities of Part II.

Take several minutes for this discussion by using a combination of comments that you make and questions that you ask the group. Be careful not to "corner" anyone by your questions, but try to stimulate some discussion.

Regardless of the response, try to build understanding that nearly everyone finds it difficult to assess their situation and discuss family issues, but it can be done by people like them.

Respond to questions, but be prepared to shift topics quickly if the discussion threatens to turn into an airing of complaints about a spouse or business associate.

#### Distribute Pages 1-5 of the Circular

Remind participants that this circular should be be completed <u>after</u> they have finished their Part II self-assessment activities.

If someone is present who was not present in the meeting when Parts I and II were discussed, suggest that they listen to your present discussion, but defer completing Part III until after they have completed Part II.

Use an overhead visual or other diagram to illustrate the part of the overall "GOALS" process that they are now working on.

Give each person a copy of "Whither Leads the Cowpath?" and ask that he/she read it before starting to identify goals. Encourage comments and/or discussion of "Whither Leads . . ?"

Shift thinking back to the circular and ask participants to think in terms of a time line or other approach that visualizes goal identification as being the means of identifying alternative futures. Ask them to think in terms of:

WHERE . . . are you going?

HOW . . . do you intend to get there?

WHEN . . . do you intend to arrive?

Note that WHERE is used to indicate both the "destination" of one's activities and the "action" that is to be completed as one seeks goal attainment.

Discuss management as a goal-directed activity — an activity focused on the attainment of previously specified goals.

Explain that the goal identification activities will be started in the workshop, but a major portion of the goal identification will be completed through work done at home.

Explain the nature and importance of long-term goals as statements of conditions that one hopes to attain over periods of many years.

Describe short-term goals as statements of conditions to be attained over the next one or two years.

Note the principal characteristics of goals (page 3 of the Part III circulars):

Goals are written as action statements that describe some desired or intended situation — they usually start with an infinitive verb, "To complete . . .," or "To earn . . .," or other infinitive.

Long-Term goals usually have a time dimension.

Long-Term goals that do not have a time dimension usually are linked to a stage of life or specify a quality of life or work that is important.

Long-Term goals must be <u>believable</u> to be useful. (They must be goals that you can believe in.)

Short-Term goals have a time dimension and a measurable intended outcome.

Short-Term goals must be attainable to be useful.

Remind everyone that information and insights generated in completing Part II should guide their thinking as they identify business goals and goals for family life.

Describe the steps to be followed throughout the goal-identification activities:

Initially, each person works alone.

Start by writing in the most important long-term goal that comes to mind. (The goal that is foremost in the person's thinking at the time of goal writing, i.e., the goal at the top of the participant's mind.)

Then, write down the second most important long-term goal that comes to mind.

Next, go down the list of possible goals putting a check to the right of each that seems appropriate.

Add any additional goals at the end of the list.

Then, indicate the importance and/or urgency of each goal by entering a ranking number in the line to its left.

Develop composite goals for the business through discussion and joint effort.

Indicate that the complete process will require time and discussion that they will need to do at home — both to ensure adequate time for their individual and joint activities, and to assure that the discussion will be done in privacy.

Ask participants to move to their separate work locations in the same manner as was done with the Part II circular.

Have each person complete an initial identification of his/her long term goals for business operations using the approach you've suggested.

Give your clients sufficient time to understand the nature of the effort that is required, and to get some things written down.

Ask for questions and brief discussion while giving encouragement and advice.

#### Distribute Pages 6-7 of the Part III Circulars

Ask that each person keep in mind that short-term goals have a measurable intended outcome and that they should be <u>attainable</u>.

Then, have them go ahead with identification of short-term goals for business operations.

When the goal-writing activity declines, ask families and/or business associates to move so they are together for discussion.

#### Distribute a "Record Copy" of the Appropriate Circular To Each Group

Encourage these groups to start discussion of their ideas while observing the discussion rules listed on circular pages 5 and 7.

"Wander" through the room visiting with persons as they may indicate a desire for advice and/or reactions to their initial efforts.

As issues or questions arise that are of general importance to the group, comment aloud about them using generic terminology so as to avoid violating the privacy of those who raise the questions.

After a short period for the group discussions, remind participants of the nature of the process in which they are engaged, and the nature of goal-directed management.

Indicate that the priority setting exercise to be introduced in the next meeting will help them resolve goal conflicts.

Also, remind them that they will need to select a time when they <u>are not</u> excessively tired or distracted by other things to thoroughly discuss their goals and develop a "record copy."

Ask your clients to again work separately, while individually identifying and ranking long-term and short-term family living goals. (The steps are the same as those used in identifying long-term and short-term goals for business operations.)

If there is time, bring the couples and/or business associates back together after the period of individual work, and again "wander" through the room visiting informally with those who wish to talk.

If the available time has been consumed, or when you must move on to other things, ask that they commit themselves to discussion at a time prior to the next workshop when they will develop a record copy set of long-term and short-term business goals and family goals.

#### Secure A Commitment To Complete the Outside Work

Remind your clients that they should bring their "record copy" of the Part II and Part III circulars to the next meeting.

#### BACKGROUND INFORMATION ABOUT THE PART IV CIRCULAR

#### Some Insights from Experience

Within most audiences, reactions to priority setting will vary widely. Some persons will find priority setting an interesting challenge and will independently work through the steps used in the circular. Others will find the entire process difficult and/or not very interesting, but will complete it if encouraged to do so. Some may "opt out" and elect not to participate. In recognition of these differences, two approaches are suggested.

The first is the most complete and is called, "GOAL ANALYSIS PRICRITY SETTING." Through Goal Analysis, clients examine relationships between short-term and long-term goals. It is recommended for all persons who are willing to invest the needed effort. It should be particularly useful when many goals have been identified, when more than one family is involved in the business operation, or when considerable goal conflict is present.

The second is less complete, and is called "GOAL EVALUATION PRIORITY SETTING." In the users respond to four questions about each high-ranked goal, discuss their responses, answer a "Summing Up" question about each, and then to on to set priorities. Those who work with Goal Analysis also complete the Goal Evaluation approach.

These two approaches to priority setting are described on page 5 of the Part IV circular.

#### SUGGESTED PROCEDURES FOR PART IV, CC 330

Introducing and demonstrating the work to be completed with this Circular will require about one-half hour. Completing it will require about an additional hour for most persons.

#### PREPARATION FOR PRIORITY SETTING

Prior to the start of the meeting, secure one copy of CC 330 for each person in the audience, plus one "record copy" for each family or business unit.

Also secure a copy of "Work Is My First Priority" for each person in your audience.

#### Clients Share Experiences

Start consideration of this circular with a discussion of clients' experiences in completing Part III.

Encourage sharing of experiences (both successes and problems), but do not coerce individuals or family/business units to share the exact nature of their goals.

After allowing a reasonable amount of discussion of goal writing, or if there's no real discussion, move on to work with CC 330.

#### PRIORITY SETTING

#### Distribute Copies of "Work Is My First Priority"

Ask those present to read the handout, discuss it, and develop answers to the questions at its end.

Encourage persons sitting in alternate rows to turn their chairs around for a few minutes discussion with those behind them (in groups of four or five.) Focus the discussion on Jim's approach to life, and the things that he should do to improve his management.

Ask that participants resume their previous positions in the room.

#### Distribute Copies of CC 330

Use an overhead projector transparency or other diagram to demonstrate the relationship between the two approaches. Discuss the advantages and limitations of each.

Ask that your clients read and work with pages 1-5 and be ready to select the approach they wish to use.

#### The Nature of Priorities

Discuss priorities as:

A means of making choices among the numerous claims placed on resources during busy times of year.

A means of reducing conflicts between business activities and important family life activities.

Point out that goal attainment in both business and family life is important if life is to have balance and meaning.

For emphasis, read aloud the "priority questions" on pages 1 and 2 of the circular.

Discuss the three types of priorities as described on pages 2 and 3 of the circular.

Indicate that for this priority setting exercise, each person, family, or business unit should focus on their highest ranking goals (most important and/or most urgent goals).

Remind your clients that:

Giving high priority to a goal <u>does</u> <u>not</u> mean that other goals are ignored.

High priority goals are given preference, but not always absolute preference, in use of time and resources.

If time is short, call for questions. Then have your clients take the circular home to work with further. Encourage them to make two commitments before they leave:

- A commitment to identify now a time and place when they will work on their priority setting.
- A commitment to follow the "discussion rules" listed on page 3 of the circular whenever they work together on goals and/or priority setting.

If there is time to go ahead with priority setting in your meeting, follow the convention of having participants complete each part individually, then share and discuss and complete a "record copy" that reflects their joint contributions.

Encourage participants to carefully read and follow the instructions for each part of the circular.

When they have completed the work they are willing to do at this time, or when the available time has been used, remind participants that they should re—examine and complete their priority setting work prior to the next session in which they will work on a management plan.

#### SUGGESTED PROCEDURES FOR PART V, CC 331

This session will require about one-half hour for explanation of the work to be done with the circular. Completing the management plan will require information from projection of business activities and finances for the coming year(s) as well as considerable time and effort.

#### Start Work On the Management Plan

Comment to the effect that you are going to discuss preparation of the management plan, while indicating that you are aware that its completion will depend on the results of whatever financial analysis activities are yet to be completed.

Use an overhead visual to show how the management plan provides an overview of actions through which persons hope to <u>attain</u> short-term goals <u>while making progress</u> toward their long-term goals.

Discuss each step in completing the management plan portion of the circular, emphasizing that groupings of short-term goals under the three headings should reflect participants' best judgments about mutually supporting aspects of their goals.

Explain that an "activity or enterprise" as entered in the final table can be a aspect of business operations OR, an activity can be short-term family life undertaking. e.g., "Take a one-week family vacation each year."

The principal characteristics of an activity are:

It is important enough that they want to take special notice of it in their management plan.

It places claims on resources of time, effort, money, and management skills.

Use a visual of the management plan listing (the final table) and write in examples of entries that might belong in it. Ask each participant to write in the examples on his/her copy.

Remind participants that the "Activity and Enterprise Listing" on page 4 of Part IV (CC 330) is a principal source of information about entries for the management plan.

#### Management Plan In Perspective

Remind your clients that only in the management plan do they bring together goals, priorities, use of resources, and expected returns.

Thus, only the management plan gives a relatively complete overview of what might be expected for the coming year.

Provide information about your availability and willingness to work one-on-one with your clients as they complete budgets and projections needed for completing the management plan.

#### Secure A Commitment To Complete the Circular

Ask for a commitment to complete the priority setting and the management plan.

If you will be completing follow-up work with clients, schedule appointments or other arrangements as needed.

Wish your clients well in their work in developing and using a goaldirected management plan for the coming year.

#### A REQUEST FOR FEEDBACK

As indicated in the "Introduction" to this circular, other versions of the GOALS Process have been used other audiences. Because I'd like to learn from your experiences, I'd like to know what works for you, and what causes you (your clients) difficulty in the use of these circulars. As you use the circulars with your clients, please note the parts that seem most appropriate and those that need further improvement. Whenever possible, identify the types of changes that you think would make the materials more usable and/or effective with your clients. Then, by letter or telephone or in direct conversation, please share your experiences and insights with me.

Thank you in advance for your interest and for any insights you may be willing to provide.

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