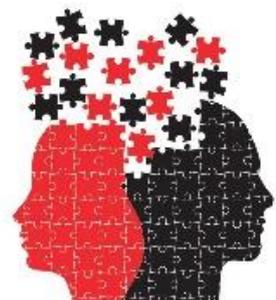


# Business Success for Couples Workbook

Your name: \_\_\_\_\_

Date: \_\_\_\_\_

**BUSINESS  
SUCCESS**  
FOR COUPLES



ANNETTE & DOUGLAS GILLANDERS

This business start-up workbook is designed to be used in conjunction with the book **Business Success for Couples**, available at bookstores or ordered online at: [www.biznorth.com.au](http://www.biznorth.com.au)

We have written this workbook to provide you with further information when starting up your business. It is provided with the understanding that the authors are not engaged in in psychological, medical, or therapeutic services.

Our purpose is to support you in business to achieve success, happiness and harmony within yourself, your partner and all you interact with.

You are free to duplicate this workbook for working with your partner.

You can also find this workbook, more information, videos and audios online at: [http://www.biznorth.com.au/cib\\_workbook](http://www.biznorth.com.au/cib_workbook)

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# Business Success for Couples

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# Business Success for Couples

## Introduction

### Introduction

**D**eciding to go into business is a life changing decision, you will not know what you don't know until you come upon it. We were surprised at the things that arose through our sixteen-year business tour.

How you set up your lives and your business are an essential part of your pre-business framework of success. While the idea of business can be romantic, seriously it is not. Being in business can take all the romance out of your relationship in just a few stressful set-up months.

For some the great idea of starting a business can be simple and easy, especially with the technology that we have access to these days. However, don't let this prevent good planning and structure. Approach your excitement of business with the reality that you need to decide on what areas of the business need to be separately complimentary and do not be married to the business.

As couples enter business they have a great advantage of instant labour, there is trust and loyalty, however the trap that most couples fall into is a lack of structure and planning of the business. Commonly a tradesman will launch into business while his partner runs the back office of the business.

One of our coaching clients many years ago inspired the writing of this book when, she came to us and said I am resigning from our business. She said, "there is no vision, no planning, no structure or business systems. How am I meant to work like that? When I try and explain this to my husband he takes it as criticism so there is no point in being there."

This is a common trap of small business and especially for those in business as a couple. You see many couples have little to no training in running a business or business operations especially if they establish a business that is not a franchise or that they are starting from the beginning (and not all businesses that you buy will have good systems in place either).

Without a structure or planning you can end up married to the business and not each other, and while the attempt is to create a work-life divide, it will most likely not work out well. Rather you are better to integrate the business within your life (this is not to say that you work 24/7) but you can integrate business with your life style and that of your children's life with a plan and clear communications, expectations and points of accountability.

# Business Success for Couples

## Introduction

We recommend that each of you plan for alone time and couple time and leave the business discussions for when you are at the business. You need to book the time in and make it happen as though each of you are a client to the business.

Your framework should include how you can integrate your personal and business life, with a long-term focus which could be in two-year segments as you determine a way in which you will handle conflict and solve problems (this is where a business coach is essential).

**D**iscipline is an essential part of business, the advantage of working for someone else is that systems are in place and the management of people comes with the job. So, for the couple in business the discipline maybe not be there as much, with the lack of structure or commitment to the system as they each can simply leave it all for another day.

Getting advice is really smart, do not be afraid to get it, contact your local Department of Business or the Business Enterprise Centre (BEC) and we highly recommend you seek business coaching or mentoring with someone who really knows business. Be willing to take instruction and put it into place.

As you work through the exercises in this companion workbook, have fun, enjoy the process, take your time and dig deep to be challenged by what you will have, enjoying your business success from the start. Please do the exercises separately then come together and discuss your responses. You should print off a second copy and mark your name on the front page. It's important that your reasons are separate so that neither of you are influencing the other during the formulation of your responses.

Start at any area of the companion after you have read the book, fully complete all areas and if you want more go to our website <http://www.biznorth.com.au> and look at our programs and videos. Enrol in one of our programs or even engage us for your business coaching.

Finally, there is no need for you to be alone, get the information you need and both of you be part of the process.

Yours in Success

*Annette and Douglas Gillanders*

PS. this companion workbook is excellent for those of you who are in business and are feeling frustrated, unsure of the future and really starting to question the reason for continuing. Maybe you did not do this at the start of your business, well it's not too late to do the exercises now.

# Business Success for Couples

## Why do you want to go into business?

### Why do you want to go into business?

#### *Let's get married to a business?*

**B**eing clear about your why is essential and there can be a number of reasons why you want to go into business. Its fine if you have more than one reason, the important thing is that you clearly understand the meaning of your **Why**.

We love the 4MAT way of thinking. When you have determined your **WHY** you would want to be in business, then **WHAT** do you need to know about being in business, then **HOW** do you do business successfully and finally **WHAT IF**. So, you are in business, what else could you also do and what are the benefits of being in business for you?

**Example:** Annette went into business to have a job and then discovered that it was because she loved the freedom to make her own decisions. As well Annette enjoyed working and integrating her work within her life, enjoying travel and the various opportunities and understanding of different industry sectors, loving the variety that business can provide.

**Exercise 1:** Below are some of the reasons why people go into business. Mark the reason or reasons that you identify with. We have left a few blanks for you if you have a reason that is not listed.

- |  |   |
|--|---|
| <input type="checkbox"/> Create your own brand   | <input type="checkbox"/> Control of schedule                        |
| <input type="checkbox"/> Change the planet       | <input type="checkbox"/> Life needs                                 |
| <input type="checkbox"/> Tax advantages          | <input type="checkbox"/> Create your own career                     |
| <input type="checkbox"/> Self-pride              | <input type="checkbox"/> Opportunity in life                        |
| <input type="checkbox"/> Life security           | <input type="checkbox"/> Demand for what you can sell               |
| <input type="checkbox"/> Leave a legacy          | <input type="checkbox"/> Buy an established business                |
| <input type="checkbox"/> Make money              | <input type="checkbox"/> Networking with like-minded people         |
| <input type="checkbox"/> Hate your current job   | <input type="checkbox"/> Make a difference in the way you live life |
| <input type="checkbox"/> Become an expert        | <input type="checkbox"/> Recognition in the community               |
| <input type="checkbox"/> Help family             | <input type="checkbox"/> Be there for someone your caring for       |
| <input type="checkbox"/> Build a large network   | <input type="checkbox"/> The Profits are mine not someone else      |
| <input type="checkbox"/> Be your own boss        | <input type="checkbox"/> Image / Success                            |
| <input type="checkbox"/> You're competitive      | <input type="checkbox"/> Like managing people                       |
| <input type="checkbox"/> Buy the family business | <input type="checkbox"/>  |
| <input type="checkbox"/>                         | <input type="checkbox"/>  |



# Business Success for Couples

## Why do you want to go into business?

### Pros and Cons

Now make a list of all the things that you are good at, anticipating what you will need to know in business.

#### Pros

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Now make a list of the things that you are not so good at or don't know.

#### Cons

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Highlight the expected or existing challenges and keep this list you may need it for the future. Note below any priorities that may involve business enquiry or identified personal development and training.

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# Business Success for Couples

## Why do you want to go into business?

### Summary of WHY you are in business

Now considering why you are in business or why you want to go into business. What are your combined reasons?

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### What is your drive, your ambitions, or your passions?

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#### **Next steps**

Keep this summary nearby or in a place that you can check on particularly when the going gets tough or to remind yourself of your **WHY** are you doing this.

# Business Success for Couples

## Business Values

### Business Values

**U**nderstand your values, these are the principles that guide your decisions and how you want to live. Values help us define the person we want to be, they also guide us in what we don't want. Consider the following questions, these may help you better understand yourself:

1. What values and beliefs were you raised with? Do you still have beliefs that reflect those values, or do you see the world differently now than what you were brought up on?
2. What were the most important events or experiences as you were growing up? What impact did these have on your view of the world?
3. Thinking about work and life, who do you most respect and what do you respect about them?
4. Who do you least respect and what makes you feel this way?
5. Who has been the best (and the worst) boss you've ever had, and what did they do to make you think that way?

It's interesting to note the feelings you recall as you ponder these questions. Your values are being accessed as you consider what we just asked of you. Note the different feelings as you consider the positives and negatives. Remember your values have been instilled and developed within you from a very young age, including what you learned from your parents, other family, your school and religion if that was relevant.

**N**ow you are going to define your values in the context of business. You may well have different values than your partner. This is not a problem, however knowing what is important to each other is particularly when understanding why you are in business and what you are expecting.

# Business Success for Couples

## Business Values

Now list your 10 highest business values, ordered from most important to your lowest. Use the words supplied or any other word that comes to mind.

Ask yourself, “In the context of business, what do I value most...”. Choose one of the words from the list or if a new word, write that down at the end of this list.

Circle or mark the first word that comes to mind in this list and note a number against the selected value marked in order of your preference. Continue until you have identified at least 10 words. Now order your values words on the Values Summary at the end.

### Values List

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|---|--|--|
| <input type="checkbox"/> Acceptance     | <input type="checkbox"/> Creativity        | <input type="checkbox"/> Happiness         |
| <input type="checkbox"/> Achievement    | <input type="checkbox"/> Curiosity         | <input type="checkbox"/> Health            |
| <input type="checkbox"/> Accuracy       | <input type="checkbox"/> Courtesy          | <input type="checkbox"/> Helpfulness       |
| <input type="checkbox"/> Adventure      | <input type="checkbox"/> Dependability     | <input type="checkbox"/> Helping Others    |
| <input type="checkbox"/> Affiliation    | <input type="checkbox"/> Determination     | <input type="checkbox"/> Honesty           |
| <input type="checkbox"/> Attractiveness | <input type="checkbox"/> Duty              | <input type="checkbox"/> Hope              |
| <input type="checkbox"/> Authenticity   | <input type="checkbox"/> Ecology           | <input type="checkbox"/> Humility          |
| <input type="checkbox"/> Authority      | <input type="checkbox"/> Entrepreneurism   | <input type="checkbox"/> Humour            |
| <input type="checkbox"/> Autonomy       | <input type="checkbox"/> Excitement        | <input type="checkbox"/> Independence      |
| <input type="checkbox"/> Balance        | <input type="checkbox"/> Fairness          | <input type="checkbox"/> Industry          |
| <input type="checkbox"/> Beauty         | <input type="checkbox"/> Faith             | <input type="checkbox"/> Initiative        |
| <input type="checkbox"/> Boldness       | <input type="checkbox"/> Faithfulness      | <input type="checkbox"/> Inner Harmony     |
| <input type="checkbox"/> Caring         | <input type="checkbox"/> Fame              | <input type="checkbox"/> Inner Peace       |
| <input type="checkbox"/> Challenge      | <input type="checkbox"/> Family            | <input type="checkbox"/> Integrity         |
| <input type="checkbox"/> Change         | <input type="checkbox"/> Financial Success | <input type="checkbox"/> Intimacy          |
| <input type="checkbox"/> Citizenship    | <input type="checkbox"/> Fitness           | <input type="checkbox"/> Justice           |
| <input type="checkbox"/> Comfort        | <input type="checkbox"/> Flexibility       | <input type="checkbox"/> Kindness          |
| <input type="checkbox"/> Community      | <input type="checkbox"/> Forgiveness       | <input type="checkbox"/> Knowledge         |
| <input type="checkbox"/> Commitment     | <input type="checkbox"/> Friendship        | <input type="checkbox"/> Knowledge Leisure |
| <input type="checkbox"/> Compassion     | <input type="checkbox"/> Fun               | <input type="checkbox"/> Leadership        |
| <input type="checkbox"/> Competency     | <input type="checkbox"/> Generosity        | <input type="checkbox"/> Learning          |
| <input type="checkbox"/> Contribution   | <input type="checkbox"/> Genuineness       | <input type="checkbox"/> Love              |
| <input type="checkbox"/> Cooperation    | <input type="checkbox"/> God's Will        | <input type="checkbox"/> Loved             |
|   | <input type="checkbox"/> Growth            | <input type="checkbox"/> Loving            |

# Business Success for Couples

## Business Values

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|--|--|--|
| <input type="checkbox"/> Loyalty                     | <input type="checkbox"/> Purpose         | <input type="checkbox"/> Stability       |
| <input type="checkbox"/> Mastery                     | <input type="checkbox"/> Rationality     | <input type="checkbox"/> Structure       |
| <input type="checkbox"/> Meaningful Work             | <input type="checkbox"/> Realism         | <input type="checkbox"/> Stability       |
| <input type="checkbox"/> Mindfulness                 | <input type="checkbox"/> Recognition     | <input type="checkbox"/> Success         |
| <input type="checkbox"/> Moderation                  | <input type="checkbox"/> Religion        | <input type="checkbox"/> Status          |
| <input type="checkbox"/> Monogamy                    | <input type="checkbox"/> Reputation      | <input type="checkbox"/> Tolerance       |
| <input type="checkbox"/> Nonconformity               | <input type="checkbox"/> Respect         | <input type="checkbox"/> Tradition       |
| <input type="checkbox"/> Nurturance                  | <input type="checkbox"/> Responsibility  | <input type="checkbox"/> Trustworthiness |
| <input type="checkbox"/> Openness                    | <input type="checkbox"/> Risk            | <input type="checkbox"/> Variety         |
| <input type="checkbox"/> Optimism                    | <input type="checkbox"/> Romance         | <input type="checkbox"/> Virtue          |
| <input type="checkbox"/> Order                       | <input type="checkbox"/> Safety          | <input type="checkbox"/> Wealth          |
| <input type="checkbox"/> Organised                   | <input type="checkbox"/> Security        | <input type="checkbox"/> Wisdom          |
| <input type="checkbox"/> Passion                     | <input type="checkbox"/> Self-Acceptance | <input type="checkbox"/> World Peace     |
| <input type="checkbox"/> Peace                       | <input type="checkbox"/> Self-Control    | <input type="checkbox"/>                 |
| <input type="checkbox"/> Personal<br>Development     | <input type="checkbox"/> Self-Esteem     | <input type="checkbox"/>                 |
| <input type="checkbox"/> Pleasure                    | <input type="checkbox"/> Self-Knowledge  | <input type="checkbox"/>                 |
| <input type="checkbox"/> Poise                       | <input type="checkbox"/> Self-Respect    | <input type="checkbox"/>                 |
| <input type="checkbox"/> Popularity                  | <input type="checkbox"/> Service         | <input type="checkbox"/>                 |
| <input type="checkbox"/> Power                       | <input type="checkbox"/> Sexuality       | <input type="checkbox"/>                 |
| <input type="checkbox"/> Prestige                    | <input type="checkbox"/> Simplicity      |  |
| <input type="checkbox"/> Professional<br>Development | <input type="checkbox"/> Solitude        |  |
|  | <input type="checkbox"/> Spirituality    |  |



# Business Success for Couples

## Business Values

### Joint Summary

Now considering why you are in business or why you want to go into business. What are your combined reasons?

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What is your drive, your ambitions, or your passions?

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**Next steps**

Keep this summary nearby or in a place that you can check on particularly when the going gets tough or to remind yourself of your **WHY** are you doing this.

# Business Success for Couples

## Passion

### What about love?

The Beatles sang “that money can’t buy me love” and I agree with this statement, you need to be in love with your business. Your business is not to be your number one love, but to be one of the things in your life you love. Because it requires a commitment dedication and passion.

Now that you have done your values and determined why you want to go into business or why you are in business, it’s time to explore your passion. Your passion is the key to making choices and decisions with what you love to do, both in business and in your personal life.

### Try answering some of these questions:

- Describe your idea day? (this can be a challenging one try to think beyond what you currently do)

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- What are the things you really like doing and never tire of?

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# Business Success for Couples

## Passion

- What would you miss about working if you were no longer working?

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- Do you have hobbies and what do you like about them?

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You may need like some guidance to unlock your passions, there are a number of assignments that can be found but not all are equal. Our suggestion is to find a comfortable place that you like, and really dig deep and get honest with yourself of what you are passionate about. Keep in mind that money thinking while exploring your passion can get in the way, so shift the money aspect to the side and begin to look at what is your passion.

**E**xample: Dean was a good student had the best grades and was an ideal candidate for university. All the career counsellors told him so and his parents encouraged him to get a degree. So, because he was being guided to go in the direction of university study, that is where he went.

Finding the area that he wanted to study in was hard, he liked engineering but went with science because he liked fishing. He found one part hard going but the rest was fairly easy for him.

Dean was not great with people, so the environment of university was not one that gave him exposure to people interaction. He needed some money, so he got a job as a waiter and he found he really liked it and his social skills increased, he really enjoyed working. Having graduated from university, Dean found it really difficult to get a job that utilised his degree, the areas that had potential really had no job vacancies. However, he did manage to get into the public service and after several years he realised this was not stimulating and it certainly was not his passion. He

# Business Success for Couples

## Passion

made good money and that gave him a nice life style but every day he went to work he felt flat and it zapped him of all his energy.

One day he resigned and taking a reduced salary went to work in a fishing shop. He loved it, helping people to enjoy their fishing. Five years after working in the fishing shop Dean bought the business. He loves going to work, has great passion for his business and he integrates what he loves, fishing with business and work.

Deans advice is not to do what others think you should do just because you might be good at it. In Deans words you need to be doing something that you are passionate about or “blows your hair back”.

**T**here is another love associated with your business, the love that is likely to be your number one your life partner. Remember the first few weeks and months of your personal new relationship. Go back now and see what you saw in that relationship at the time. What did you hear each other say and how did you make each other feel? Go back and remember how euphoric it was.

As time moved on and you settled with each other, becoming more and more comfortable some of those little things you did at the start, you no longer do as the familiarity of each other becomes a daily routine. There is a knowing that they are there in your life and this can lead to unconscious “taking for granted” the things that each do.

The same/same rhythm can happen in your business, that sense of knowing that the customers will come to you, that staff will be there as you want them to be, that all will be as it has been. Well things change and when you think there is a sudden change in the situation, think again, it's not sudden it has been building up and then a change happens, and it may feel sudden.

Your business like your relationship needs to be treated tenderly with love. Yes, both relationships take a lot of work and a tonne of effort. When the “going gets tough” do you walk away?

**R**emember which is your number one love, we are not here to judge which is your number one but to challenge how you treat your number one. Your personal relationship will be affected by your business and you may lose that loving feeling if you don't put effort into it. Putting in the effort takes energy, so think about the areas of that you could put more effort into, rather than dismissing that “they are annoying” or “there is no point” they always do that.

It takes me a lot of effort with Doug Gillanders sometimes when I need only the top-level information and he tells me how it works.

# Business Success for Couples

## Passion

**H**ere is an example, we have had several years of challenging website development issues. Doug knows how to code and to set it up and how these things work. I don't know how it works and I seriously don't care. I don't care because it's not of interest to me and I am not good at it and it's not my passion (the technical stuff is Doug's interest).

So, when I ask what I think is a simple question, I receive from Doug a technical complex answer that I don't understand at all. I think that I am asking a clear question simple but no I get the complex how to do it answer which throws me off what I am asking him, and I walk away confused and a little grumpy.

I then re-think another way to ask the question I would like answered and I end up again with the same technical answer. I give up! Then I get asked why I am not interested in this aspect of the web. Well for me I can't get my simple question answered so I surrender to not knowing and lose interest.

This sort of scenario can lead to divide at work and in bed! Because there is no flexibility from both sides to accommodate the difference then a stalemate occurs. I take a greater interest, I patiently listen to the long technical answer (with a few hurry-up prompts) and from there begin to ask another set of questions.

What is needed with love is patience with our partners, what is needed with the business is patience and love.

## What is the environment that you like to work in?

So, understanding the type of environment we require to be happy and to be engaged in our work is really important. Your relationship as a couple will affect your business as will your business effect your relationship.

So, take care of the environment that you are working and ask yourself these questions:

- In the past, when you have been performing at your best at work what, were the characteristics of those places?

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# Business Success for Couples

## Passion

- When learning, what type of approach or setting was most conducive to you?

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- Have you ever left a job because the environment was not a good fit for you?  
Or the values did not align? Or the atmosphere was toxic for you?

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- What type of social situations and relationships appeal to you and make you feel the happiest?

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# Business Success for Couples

## Passion

### What are your strengths and areas that require greatest stretch?

Our thoughts and feelings and behaviours will reflect our reactions to a situation. We are not our behaviour however we are a result of what we think and feel to the trigger. If you covered Chapter 3 of our book Business Success for Couples you may have determined your behavioural preferences.

What are your strengths, ask yourself some of these questions?

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In the past, have you picked up knowledge easily?

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What are you quick at?

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# Business Success for Couples

## Passion

What is the sort of work that you feel most productive doing

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What are you most proud of (personally and work)?

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What have you achieved and genuinely surprised you?

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### Your big stretch what do you need to stretch

What you have been your failures, what are the commonalities of these failures?

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# Business Success for Couples

## Passion

When have you been disappointed with your performance?

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What is a piece of constructive feedback that you have heard from others most often (and maybe you have never taken action on)?

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What tasks do you really dread doing?

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What are the qualities that your loved ones and friends playfully tease you about (there is some truth in what is being said)?

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# Business Success for Couples

## Passion

Your ability to understand yourself and your effect upon others is a true insight to your success. Look for your blind spots and recognise what your strengths are and the areas that you need to make a stretch.

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## Intent and Vision

So, now you have explored your passion, what is your intent with your business? What is your vision? What difference do you want to make being in business?

If you have a desire to contribute and make a positive difference then having a clear vision reminds you and is clear message to your staff, clients, suppliers and the community of what you are striving to achieve in business.

*“Our intent is to provide knowledge skills and techniques to business people, supporting them to achieve goals and a lifestyle by changing their behaviour, which in turns supports change of our planet.”*

## Your Vision Statement

Thinking out why you are in business, what is your vision for the future being in business?

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# Business Success for Couples

## Behaviour

### Behaviour

**B**ehaviour is everything in effective communication. While we are not attempting to box or pigeon-hole people, there are four distinct behaviour preferences which we touched on in Chapter 3 of our book *Business Success for Couples*. Behaviour Preference assessments are worth considering particularly when you will be working closely with your partner. We strongly recommend you follow-up and get a DiSC® or Extended DISC® Behaviour Analysis profile which we have available through our website [www.biznorth.com.au](http://www.biznorth.com.au) Yes, we hear that you can also take an online assessment of which many are available on the Internet. A word of caution here, unless you are certified in using the assessment tool you may not interpret the results as well as you should.

### Behaviour preferences

#### How observant are you?

Try this simple exercise on each other to see the impact of what is being said to the other party and the impact the information has on the person's internal state which may have an influence on what they are thinking and therefore influence their response. During this exercise only the first person is allowed to speak, and this person will also observe the change in the other person's face and body reactions. The second person will follow instructions and not speak at all.

- The exercise is to simply ask the second person to think about someone or something that really upsets them. Observe the facial expressions, face shape, colour, breathing and body posture.
- After a minute ask them to stop thinking about this, ask them briefly to think of what they had for breakfast just to clear the previous negative thought, hopefully breakfast was a positive experience for them.
- Next ask them to think about someone or something that makes them the happiest. Again, observe the facial expressions, face shape, colour, breathing and body posture. You should see a marked different between the two states that you ask the person to remember.
- In this exercise, we ask the person to remember a negative state (which could have been anger, fear or sadness) and then remember a positive state (which could have been happiness, love, fun, powerful). Observe the change in the person's facial expressions, breathing and stance.

Talk through your observations and then swap over and repeat the exercise the other way around.

The point of the exercise is to give you an appreciation of the body's ability to make minute changes externally as our internal state changes. In advanced communication, this aspect is powerful to understand, observe and appreciate. In

# Business Success for Couples

## Behaviour

sales understanding this one aspect will make the difference between getting of losing the transaction.

When working with you partner, staff, clients and suppliers mastering this technique will enhance your communication. Being mindful of the other party's responses during communication is very much about monitoring the unspoken language.

Being observant of others behaviour is about being in the moment. You see when we communicate in a face-to-face situation, the words we speak are 7% of the impact, further supported by 38% in the tone that we speak and a final 55% of our communication is delivered in body language.

Just think next time you are reading an email or using SMS, did you really understand what was being said? How much more powerful is the communication when we engage on the phone and can hear the excitement and tone of the other person? Now what about that face-to-face conversation where the other party is not talking very much but you can see by their body language they are excited about the prospect.

**E**xercise: Make a point of thinking about these three aspects of communication for the next day as you go about your business.

- What are the words of the message?

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- What tone is being used?

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- What's happening with their body language?

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# Business Success for Couples

## Success

### Success

We tend to be so self-critical take care of what you say about yourself “oh gosh there I go again I am never on time, I am hopeless” this self-critical dialogue is not helpful to you, your partner, your business. Think carefully of what you will say to yourself, critical is not self-acceptance, your self-belief holds the secret to success.

### What is your interpretation of success?

Our world is becoming very aware of what looks good, who looks good and who looks like they have it all. Take social media, it gives the picture of “having it all” yet that selfie may have the photographer thinking “I want out”.

Sometimes success is a delusional picture of a distorted reality. How do you know that you are successful? There are many measures such as happiness wealth and health. We ask you how, do you know you have it?

Success is one of the key words in our book. So, what is success? Google has this definition:

#### **success**

1. the accomplishment of an aim or purpose.  
"the president had some **success in** restoring confidence"  
*synonyms:* favourable outcome, successfulness, favourable result, successful outcome, positive result, victory, triumph  
“we are very encouraged by the success of the scheme”

**I**t’s important to determine your meaning of success in both your relationship and your business. The definition may change as your relationships with both develop. Being together for twenty years is a quantitative measure of success, the qualitative measure within this however could be the level of happiness, feelings of love and admiration.

In business there are several measures both quantitative and qualitative. The concern we have is that often people measure their success with the amount of money in the bank or the amount of sales they have done for the week.

Yet areas that are left out are those clients that really had a great experience. How you have managed to stay in business over several years? (trust us it takes some doing) How your people enjoy working with you? How you have been able to live the live you want to live?

# Business Success for Couples

## Success

For me, Annette Gillanders I feel successful by the happiness I feel when I know internally that I have done the best I can for a client. I feel a sense of peace of who I am in the business world. Success in my life is the way that I work with Doug Gillanders and we both enjoy what we do and by doing it with each other. I feel success when I reflect on my life and know I have done it my way.

So, take a few moments and determine how you will measure or better still how you will know that you have been successful.

### Your measure of success

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# Business Success for Couples

## Money

### Let's talk about money

In Chapter 4 of our book *Business Success for Couples*, we discuss money, your approach to money is so important in the context of business and your relationship, we don't need to tell you that.

**M**oney is an energy, it's an exchange for doing this I will give you that. I can recall one of my favourite jobs was working at the local "Deli" in Adelaide, after school. The reason I loved working there was that I really enjoyed using the cash register and counting back to the customer their change.

Today's transactional exchange of money is not as mindful, nor does it carry the energy that it did in the past which saddens me. However, your belief and perspectives on money can impact your energy no matter what.

I don't place enormous emphasis on money, perhaps I would have had more money if I had have had more focus on gathering and storing. Even debt does not worry me too much (of course there is good debt and bad debt) but overall my approach to money is more relaxed than that of Doug's.

Neither of us are wrong, simply different and it is in that where we will have collisions of thinking. I love to problem-solve so I do that about money. I also believe that money will come just in time and it does (maybe I should shift my timeline on that). I think that money is something that is integrated in your business yet not the absolute and only measure of success in your business.

Knowing your business numbers is essential to success, your overheads, profit per square meter, fixed costs, variable costs and running costs. How much it costs you to create the product or service that you are offering. Now don't forget to honour your own personal labour in this.

You are an important part of your business; your knowledge and effort are a cost. As a consultant its really easy to slip into the "its only my time mode" you are the business and your time, and your knowledge is a cost to the production of the service.

Let us add here that budgeting is important and work within that budget, avoid using your credit cards for top up, quick finance or no salary weeks.

A quick word about bookkeepers and accountants. Let me preframe here, my intent is not to offend, and I am speaking from experience and from industry norm observations.

# Business Success for Couples

## Money

So, get yourself a bookkeeper as soon as you can, if you don't think you can afford it, then you need to do some research in to the various fee ranges. You also need to determine exactly what you want the bookkeeper to do and then how many hours.

The services of a bookkeeper allow you to go and do what you do that makes money. While you pay them, you make your business grow. However, ensure that you instruct the bookkeeper for what you want...not them telling you how they want it done and what they think should be done.

I think bookkeepers are great, but they tend to do a little too much "keeping" of your business.

Next watch for how the bookkeeper relates to the accountant, each will see the world of your money through a different set of eyes and account codes, facilitate the relationship between them and ensure you know exactly what it is going on with your system.

**I**f you do not know how to read a set of profit and loss figures and a balance sheet, learn how to read them NOW, do not hesitate, this is a must know. If you are a company director attend the company directors program with Australian Institute of Company Directors [www.aicd.com.au](http://www.aicd.com.au)

Your accountant, ensure that it is them that is providing the service not you on bended knee wanting their service. You will pay a lot of money for accountants and you need to get the service you want and build a solid trusting and communicative relationship with them and their entire business.

You will find variations of customer service and communication I have found with several is not their strength. So be clear and specific of what you want and when they do your books make sure that each change they have made to your books has an accompanying communication note next to it. Tell them when you want to see them and do not sign off on anything until you read it because they make mistakes like many of us can.

Know your books, know your figures and be pleasantly assertive and take ownership of your money.

# Business Success for Couples

## Money

So, what are your beliefs and perspectives on money?

Here are a few affirmations:

- Money helps to find freedom
- Money is simply energy, its neither good or bad
- Abundance and money flow constantly
- Our thoughts and feelings directly impact our physical outcome
- Our thoughts and feelings attract like energies
- I open my arms and I am willing to receive

Know your affirmations

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# Business Success for Couples

## Risk

### Risk

**R**isk management is something that you should be constantly doing when you are in business. Managing risk is keeping your finger on the pulse. It's about dealing with situations, forecasting potential problems, creating strategies to minimise risk, dealing with issues as they occur and capitalising on situations to your benefit.

**RISK** - is influenced by numerous factors, including sales volume, per-unit price, input costs, competition, staffing, training, technology changes, equipment life, the overall economic climate and government regulations.

### There three types of risk in business

- ❖ **Hazards** - which are always present, these can be both internal and external to your business and include:
  - Physical, chemical, environmental, or psychological
- ❖ **Uncertainty** – these are largely unknown until they happen, and are generally external such as:
  - Change in economy, politics
  - A lower local spend
- ❖ **Opportunity** – these are generally external, and you should monitor regularly, trends, developments, and conduct a SWOT analysis. You should:
  - Take action as opportunities present
  - Use a risk assessment process to evaluate and control the effort and monies spent to achieve a suitable return

Exercise: Complete this self-audit. This will guide you on what you need to monitor, implement, create or complete. Remember to review these at least annually.

What	Status	Action
WHS Policies / Procedures		
Incident report form		
Hazard register		
Risk Assessment		
Safe Working Methods Statements		
Monitor news, economic trends		
Monitor business, consumer trends		
New technologies		
Business developments		
Innovation		
Creativity		
Monitor political impact		

# Business Success for Couples

## Managing Yourself

### Managing Yourself

Managing yourself is the most important part for you and your partner. Remember the airline adage “in case of emergency fit your own oxygen mask first, then attend to the children”. Well how can you be effective if you are not making yourself the number one priority. Keeping yourself physically and emotionally in shape can start by committing to the following.

### Regular Breaks

Commit yourself to regularly have coffee or tea away from your workspace, do lunch with your partner or a friend. Make a list of what you will do for yourself.

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### Routine and Ritual

Create a daily routine like Annette’s which you read in Chapter 6 of Business Success for Couples. Decide when you will deal with routine matters, make important decisions and integrate your life with business, partner, social and family matters.

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### You Time

Decide and commit to creating the “you time” that we spoke about. What will you do that is specifically for you, does not necessarily involve others and you can do this regularly in short bouts.

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# Business Success for Couples

## Managing Yourself

### End Note

We have enjoyed writing this Companion Workbook and sharing our ideas on Business Success for Couples.

You may wish to consider ordering a DiSC® or Extended DISC® Behaviour Analysis assessment. You will receive a 10% discount if you quote DISC10 at the time of ordering.

A DiSC® assessment will provide you with an understanding of your behaviour preference and the DiSC® model.

An Extended DISC® assessment will provide you with a greater depth of analysis including business competencies. If you and your partner take the Extended DISC® analysis option, we can also produce a Couples report.

*Annette and Douglas Gillanders*

October 2017