

# Demystifying the Business Planning Process

by Deborah Henry-Pollard



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## INTRODUCTION

**Demystifying the Business Planning Process** has been written in response to people with whom I have worked in the creative industries who are confident in their creative practices but often feel they do not have the skills for business.

This e-book uses practical activities related to an everyday journey across London\* to introduce you to eight of the key elements of successful business planning. If you feel that concepts such as skills analysis, marketing, resources, finances and risk analysis are a mystery, I hope this e-book will enlighten you.

If you have passion, skills and commitment, but are either new to or apprehensive about business planning, this e-book aims to provide you with a jargon free overview so that you can begin to work on your plan yourself, or to have the confidence to approach experts or research other resources.

This e-book is about introducing ideas and developing a positive mindset towards business skills, rather than looking at details. At the end, there are links to practical information on more in depth books, websites and other resources.

This is designed as a workbook, with opportunities for you to actively engage with the material and demystify the process. I hope you will see that you already have the skills / resources to create your own business plan, whether you are applying for investment or just to help guide your own career.

(\*I am using London because that is where I live and work, but please feel free to replace London with another city if that works best for you.)

## THE CONCEPT OF BUSINESS PLANNING

Business planning – what comes into your mind when you read those words?

- \* I should / ought to have one...
- \* I'm an artist not a business person...
- \* It sounds scary...
- \* Do I have to be like Lord Sugar...?
- \* I don't have that sort of mind...
- \* I don't understand the jargon ...

These are all comments which have been made to me by clients.

### Activity

Imagine this scenario:

You live in southeast London (A) and you have to travel to northwest London (B) to arrive by 11am.

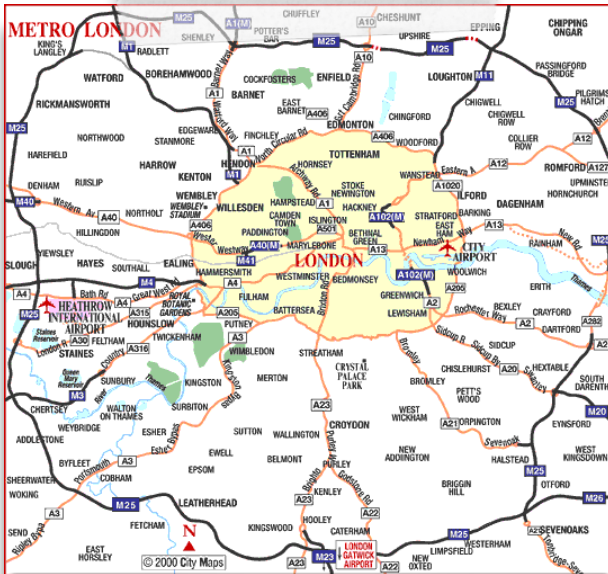
Quickly, list the first three things you think of that you need to do to get from A to B.

- 1.
- 2.
- 3.

You could have said: work out the best route; check the timetable; check you have enough money for the fare; enough petrol in the tank; get the children looked after; or dozens of other answers.

Whatever answers you gave – congratulations, you are now in the world of business planning.

In very simple terms, business planning is just about creating the route to take you from where you are at the moment to where you want to be!



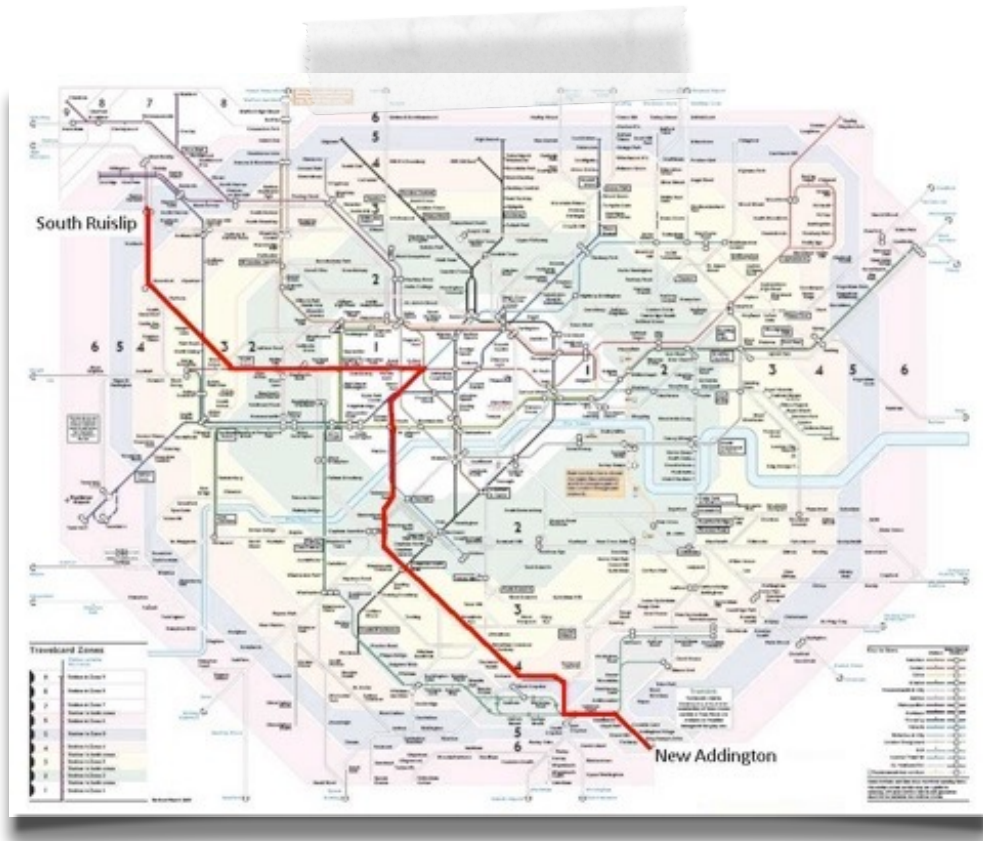
Look at these two images:

They are both maps of London. There are two things to take away from these images:

They are only maps – they are not London. They are important to show you where to go and how far you have progressed, but they aren't London. In the same way, a business plan is very important to show you where to go, but it isn't your work so don't get overwhelmed by it. What you are actually doing is alive in your heart and mind.

The maps are both performing the same function, but are very different, each designed for a specific purpose, one to show motoring routes, the other to show the tourist sights. If you have to go to a bank to get money, you may need to write your plan in a slightly more "businesslike" format, but it does not have to look exactly the same as everyone else's.

## MOTIVATION



Let's go back to our journey across London and make it more specific.

### Activity

Imagine this scenario:

- \* You are in southeast London, specifically New Addington in Croydon and you have been asked to be in South Ruislip, northwest London, for 9am on a Monday morning.
- \* This means getting across London in the rush hour.
- \* If you are going by public transport, it will take 1 hour 36 minutes, by tram, train and two tubes. (By car it is about half an hour shorter, without traffic jams.)
- \* It will take you the same to get back home.
- \* You may have a hangover from Sunday night.
- \* You will get no reward for this journey.

On a scale of 1 to 10, how inclined will you be to get there?

I would guess that unless it was a very close friend in an emergency, it would probably be fairly close to 1.

Imagine the same scenario, except that this time you will get £500 for getting there.

On a scale of 1 to 10, how inclined will you be to get there?

Starting to get a bit more interesting now? Worth a bit more effort?

Imagine the same scenario, except that this time, when you get there you will instantly get your creative heart's desire (whatever that is – fame, money, a beautiful studio, total creative freedom, a piece of work in Tate Modern, an obituary in The Guardian...)

On a scale of 1 to 10, how inclined will you be to get there?

Would you do anything, like travel the night before and stay in a hotel, start out at 4am, hire a plane?

You have just looked at what it would take to get you across London in the rush hour. The only thing different in each example was what you were going to get at the end of it. This is your motivation.

What is your motivation to get your creative goal?



## VISION



When you were doing the final part of the last activity, the “creative heart’s desire”, what came to your mind?

You are reading this e-book because you want to begin to understand how to create a business plan for your future. You have an idea for what you want to achieve in your professional life. What I want you to do now is imagine that vision.

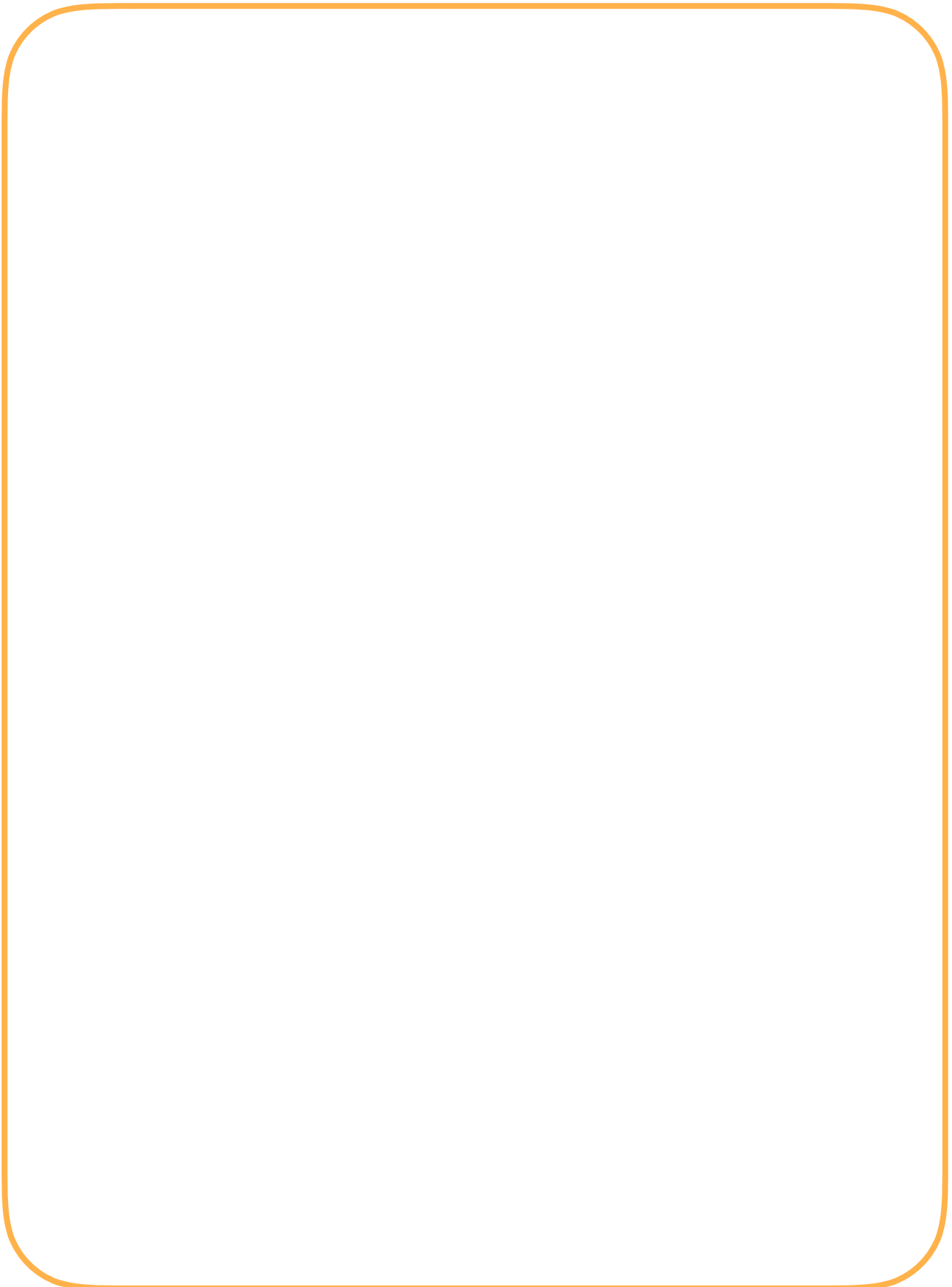
### Activity

- \* Think of your idea.
- \* Imagine no restraints.
- \* Imagine how it looks and how you are working.
- \* Imagine what is important to you – money; status; independence; self expression; making a contribution; respect; ego; realising potential; % of time spent working.

Write it down / draw it / mind map it – create it for yourself in a way that works for you.

When you come to putting together a business plan, this vision is going to be a key element. You need to know what you want so that you can keep your motivation and enrol other people in your vision. If you need to go to apply for funding, you may need to write it in more formal language, but you must be clear and passionate about what you want to do.

## MY BIG VISION IS...



## GOAL SETTING



Thinking back to our cross London journey, you start out but how will you know whether you are on track?

You will probably set markers so that you can monitor yourself. If, for example, you need to be at London Victoria by 8.07am and at that time you are still on a train halfway between there and East Croydon, you need to decide what action to take. It could be to make a phone call or get onto a different train at the next station. Later in the workbook, we will look at risks, but here, we just need to think about goal setting and evaluation.

Why do we need goals? In 1953, a group of Yale graduates were asked if they had set life goals. Only 3% had. 20 years later, the same group of graduates were surveyed again and the 3% who had set goals were richer than the other 97% combined. Even if your goal is not money, this still shows the power of setting and working with goals.

You may have heard of SMART goals: Specific; Measurable; Actions; Realistic; Timed

Your vision is your overall goal, which could be, for instance, to have a successful business. “To have a successful business” could mean anything – success to one person could be earning enough money to have a decent living, while to someone else it is to sell the business on for £1million. You could have a successful business running a pub which is fine, unless what you really want is to run a gallery. So you need to think of exactly what you want, and the goal would become, for example: “I want to run an art gallery which I will sell for £1million in five years.”

Goals can also be built into your vision for different time scales and these can be worked backwards. By looking at where you want to be ultimately you can then look at where you want to be in 5 years, 3 years, 12 months. You can also have quarterly, monthly, weekly and daily goals, all the time breaking the visions down to manageable steps. After all, as philosopher Lao-tzu said, "A journey of a thousand miles begins with a single step." Breaking down goals also helps you to monitor where you are and either celebrate achievements along the way or take corrective action if necessary.

### Activity

Going back to your vision, look at it again and think of 2 or 3 goals, in whatever timeframe you want, which will pull you towards your final vision. Perhaps one could be something you could achieve tomorrow?

**Goal 1:**

I will:

By when:

**Goal 2:**

I will:

By when:

**Goal 3:**

I will:

By when:

You can change or refine your goals through time, depending on opportunities that open up for you along the way. This is fine when it is planned and your decisions are made within the context of your overall vision. However, without your goals, you risk being buffeted around and thrown off course.

**SKILLS AND QUALITIES**



So you have looked at motivation, your vision and you have some goals, but do you have what it takes to be commercially successful? (This is not necessarily about being a millionaire, but about making enough money to make a living from your creativity.)

**Activity**

Think about your own discipline as an artist, writer, actor, musician...

What qualities do you need in order to carry out your vocation? List them below:

I would say that most of you as creative practitioners would have a lot of the following qualities:

- |               |                |
|---------------|----------------|
| Passion       | Determination  |
| Vision        | Courage        |
| Creativity    | Focus          |
| Inventiveness | Persuasiveness |
| Energy        | Intelligence   |
| Commitment    | Tenacity       |

And looking at your creative practice, what skills do you need?


I would suggest skills would include:

- |   |   |
|---|---|
| Time management – such as balancing part-time work to subsidise artwork | Learning new techniques                     |
| Knowing what resources you need to do your work                         | Getting equipment / materials at best price |
| Researching a role  | Practicing / rehearsing                     |
| Finding best resources / materials                                      | Balancing budgets                           |
| Sourcing images   | Having a creative eye                       |

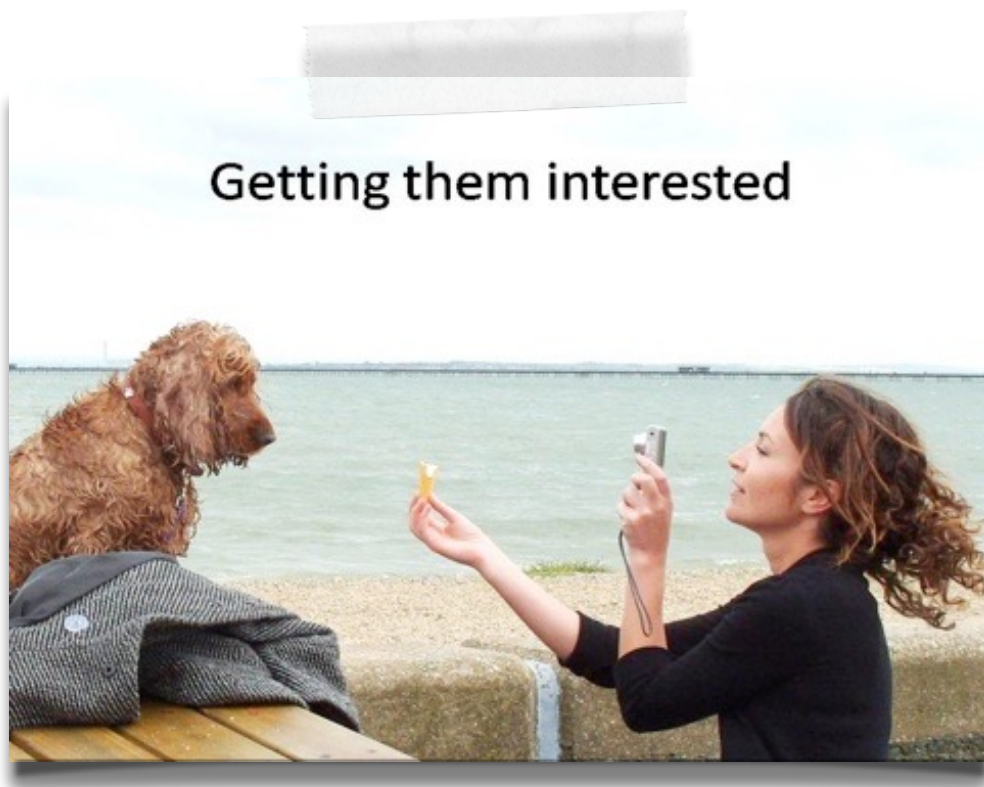
Let me ask you two questions:

Looking at the lists of qualities and skills you have, which do you think would be of NO use to a business person?

How would you use the skills and qualities you have in business terms?



You may think that because you are strongly creative, you don't have a business brain, but I would say that the creative skills of the right brain are transferable and just as important in business. The trick is to recognise your skills and qualities and use them to your professional advantage. And for those areas where you feel less skilled, you can learn and / or hire someone.

**MARKETING**

We have looked at your professional vision and now you need to persuade other people to buy into it.



In order to make our journey from New Addington to South Ruislip, one of the tools we might find useful is a London transport map. There is a small map which is free, pocket sized, in colour, with an index on the back and comes in several languages.

**Activity**

I want you to come up with three ideas for promoting this transport map, which can be as creative and inventive as you like. It can be an idea for TV ad, radio promotion, a one to one presentation. You can sing it, act it, dance it, draw it... this is where as a creative you can come into your own!



1



For the first idea, you are promoting the map to an overseas tourist

2



For the second, you are promoting the map to a UK tourist

3



For the third, you are promoting the map to a London resident

How did you find that?

Perhaps you mentioned the design, colours, the layout, the detail. These are features of the map.

A feature is a factual piece of information about the item. If we were talking about a painting, for instance, this would include its size, the medium in which it is painted, the year of creation, colours, etc. For a car, this is horsepower, airbag, number of doors.

Generally, a feature without a benefit is a “so what” because people don’t buy features, they buy benefits.

So looking at the features we have mentioned for the map, what benefits do they provide?

For example –

<u>Feature</u>	<u>Benefit</u>
Size	fits in your pocket / convenient / discreet
portable	you can take it with you and don’t have to memorise it the route/ you can take it home as a keepsake
lightweight	no excess weight to carry
colour	easy to read to routes
graphic	easy to follow / accessible
free	accessible

For a painting, benefits could be the size – where it will fit in the house, the colour will complement the decor, it could also be an investment depending on the artist: for the car, the airbag will save your life, the horsepower will make it powerful, number of doors useful for large family / ease of loading up

So these are all practical benefits. But we don’t always buy the practical benefits. Yes, we might buy a pair of shoes because practically speaking, the benefits are that the shoes keep our feet protected. So why don’t our wardrobes contain just one pair of flat black pumps? Or only produce 1 type and colour of car? Because we want the intangible benefits, how the shoe or car makes us feel.

So what are the intangible benefits of the map, the ones not directly related to the features?

For example:

I need the map to know where I am going because:

- \* I am a botanist and I’ve always wanted to visit Kew Gardens
- \* It’s been my life’s ambition to see Buckingham Palace
- \* I am going for a job interview which could change my life
- \* I want to see Van Gogh’s “Sunflowers” in real life
- \* I’ve come to London to visit a long lost friend
- \* I have the map as reference so I feel safe as I travel

For a painting, the intangibles could include enjoyment, beauty, esteem, reputation (buyer's and artist's), lifestyle statement.

When you are thinking about your professional work, you can think of the flow, the consequence, of each benefit. For example, taking this map, a feature is that it is small; a tangible benefit is that it can fit in a pocket for the journey around London and also for the journey home. The intangible benefits are that you feel safe when travelling and, when stuck in a scrapbook, it provides memories of that once in a lifetime trip to London.

I gave you three different sets of people to whom to promote the map. This was simply to make you think about your audience.

Did you find that you thought of different ways of promoting the map to them, perhaps through language or the benefits picked out?

Examples could be:

Overseas tourists:

You can pick the map up at airports, train stations, tourist information offices; find your way to your hotel; help you plan day trips to places of interest – etc. Welcome to our country!

UK tourists:

save time working out how to get to Oxford Street for the shopping / to theatres / sports venues. Welcome to your capital!

Londoners:

check out best routes to hospitals / places of education / venues – “you know your way around, but sometimes you need to go somewhere unfamiliar”

I have given you three audiences in this activity, but who else would be a customer for the Tube map?

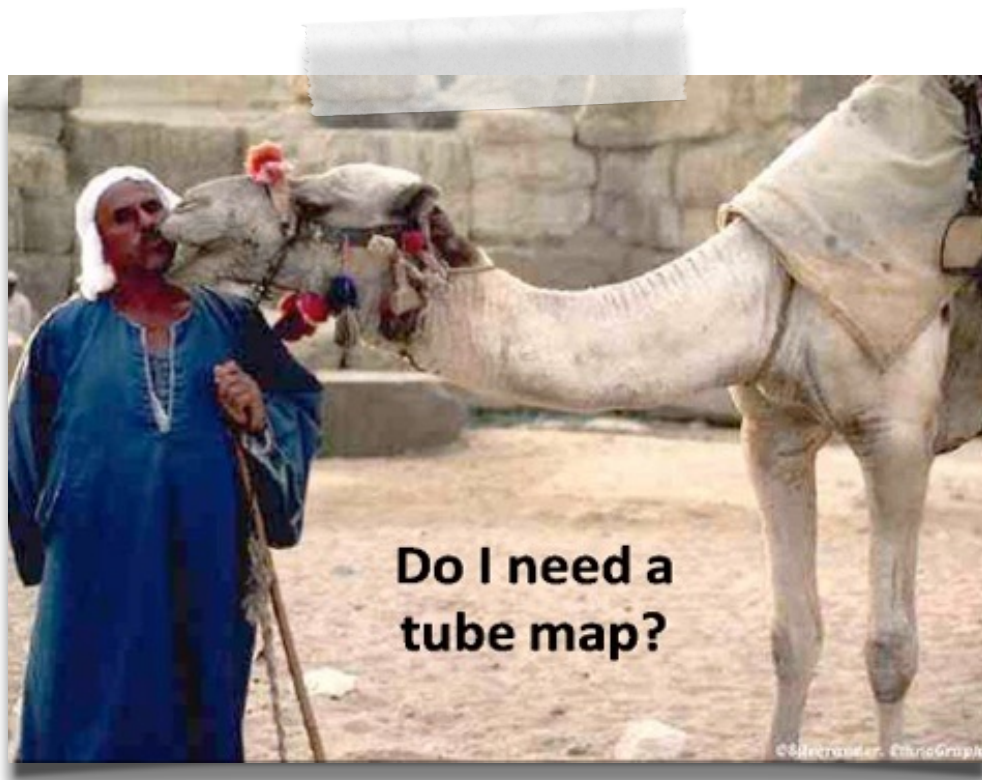
Would it be everyone?

What about the agoraphobic in Scotland who never leaves their house?

Or the tribesman in the Amazon Rainforest who doesn't know London exists?

Or the woman in the slums of Mumbai who will never earn enough money for the airfare to London?

These are extremes, but this is to demonstrate that even something which you could consider as useful and accessible to all still has a limited audience.



All this is designed to illustrate that if you know to whom you are selling and what they might want from your work, you can begin to identify how and where to market your work. In terms of marketing, as naturally creative people, you already have an advantage over “business people”, in that you are inventive and have the opportunity to shine in this area.

Now, some of you may feel uncomfortable thinking about marketing and selling. Your motivation for the work you wish to do may be purely artistic / to make a contribution / to express yourself. However, if you want to make a living at it, you need to make money. (If it isn't producing money, it's a hobby not a career.)

I appreciate that making money per se may not be your motivation. For example, I do not coach to make my fortune. My motivation is to use my skills and experience to help other people fulfil their visions. However, without earning money for what I do, I wouldn't be able to pay my bills and I would have to find another job to keep body and soul together. That would not be true to myself, as coaching is work which best expresses who I am, so I have to market and sell myself and my services.

Some of you may have agents, galleries, publishers, etc., who “sell” for you. That is brilliant and I am sure they do the best job for you. But remember, you need to keep your ears and eyes open for any possibilities to promote yourselves.

## RESOURCES



Let's go back to the scenario we have been working on so far.

You are in south east London, specifically New Addington in Croydon and you have been invited to be in South Ruislip, north west London, at 9am on a Monday morning, which means getting across London in the rush hour.

When I first introduced this journey, we looked very generally at what you might have to think about to fulfil this journey. Now let's add in a couple more details.

Imagine it is now Saturday 9am and this is the 10 out of 10 creative heart's desire option!

### Activity

I want you to outline your journey from New Addington to South Ruislip. This is the chance to have fun and use your imagination. You can use any form of transport you want (hot air balloon, scooter...) and take as long as you want from the full two days to a couple of hours. It can be as big or as small as you want. Whatever you chose, I want you to think of a brief description of your journey and a list of what resources you need, who you will have to involve, who you will have to inform, etc. Take 10 minutes to think about this and just have fun with it.

Brief Description:

Resources:

Okay – so how did you do it? 15 minutes in a helicopter? 45 minutes in a Ferrari? 10 hours walking in front of a marching band? Tap dancing over 2 days?

I hope you had some fun with this, but there is a serious point to the exercise. Even if you were making the journey in a straightforward way, you still have to think about having your travel ticket (or money for it), petrol for the car, the address you need to go to, setting up child care, etc.

In a business environment, you need to think about all the resources you need, in the same way that you already think about what materials you need to produce a painting, a play, etc. You already have the ability to think about the resources you need in any situation. And for your business plan, you can get checklist.

**MONEY**

We come back to our scenario and this time we are based a bit more in fact as we come to the bit we all love –thinking about the money!

You are in south east London, specifically New Addington in Croydon and you have been invited to be in South Ruislip, north west London, at 9am on a Monday morning, which means getting across London in the rush hour. You have to think about how much this journey is going to cost you and for what return.

**Activity**

Imagine making this journey by public transport. You don't have a travel card, so all the costs have to be paid on the day. You have a pre-school aged child who will have to travel with you or need to be looked after. A round trip will take 3 hours out of your day. Think of all the expenditure you will need to consider for your journey and add it to the table.

(Don't worry too much about exact figures at this stage – we are concentrating on the concept.)

**EXPENDITURE**

ITEM	COST
TOTAL	

So what did you come up with?

A round trip is about £13.00

A childminder for 4 hours (just to be on the safe side), is £35.

But what about all the other costs to consider?

For instance, a round trip will take at least 3 hours of your time. You don't have to pay out actual cash, but your time is valuable as it is time you could be earning. It could be worth the minimum wage or a freelance fee; for this activity, let's say you are worth £50 per hour, so this gives us another £150.

Travel	£ 13.00
Childcare	£ 35.00
Your time	£150.00
 Your expenditure budget is	 £198.00

Looking at our three results of the journey in Motivation, how much profit have you made from your journey? (The third option was your heart's desire, but for the sake of this exercise, let's say your dream is to pick up £10,000.)



## Option 1

TOTAL INCOME	0.00
MINUS TOTAL EXPENDITURE	-198.00
PROFIT / LOSS	£ -198.00

## Option 2

TOTAL	500.00
MINUS TOTAL EXPENDITURE	-198.00
PROFIT / LOSS	£ 302.00

## Option 3

TOTAL	10,000.00
MINUS TOTAL EXPENDITURE	-198.00
PROFIT / LOSS	£ 9802.00

So if you have worked out what your profit will be and have considered the journey worth it, you have to check how you are going to finance the trip. What are your options?

In this case, you probably will just take it out of your bank account, but what if you can't get to a cash machine to get the fare before you travel? Well, you can use plastic, you can borrow it from a friend, or you can ask someone to invest in you. This is exactly what you can do with your business.

Obviously, I am making it sound very easy here, but the point is that it is exactly the same process. If you are going to spend £198 to get across London to get nothing, then you are not going to even bother about thinking about it. (Unless of course, you see other positives such as networking) But if you are looking at spending £198 to get £10,000, then you would weigh up your options, and if you needed to borrow the cash, you would think of the argument you would use to get the cash from your friend, you would agree when you will get it back to them. This is exactly what you have to think about if you want to borrow from a bank or put an application in to an organisation.

The point is that a lot of people, including myself, have a huge thing about not being able to business because of the maths. When you think about it though, when you are out in the pub working out if you can afford that extra pint, in the supermarket doing the grocery shopping or in a shop deciding on that pair of shoes, you are already doing budgeting and cashflow, those words that appear in business plans and all those rather frightening looking accountancy books.

I hope you can see that you have a grasp of basic finances. And for the really complicated stuff, there are lots of people you can ask for free help or you can employ.

**RISK ANALYSIS**

Going back to our journey across London, you have planned it all perfectly, you can afford it and all is going well. Then the train is delayed, it's raining and even the dog looks worried. Or you get to the underground and find out that your tube line is suspended, or if you are driving, there is a traffic jam.

However well you plan, there are always things which come up to get in your way. On most days, something happens you weren't expecting and on the whole, you get around it. It could be the travel problem, wanting a chocolate ice cream and only having a choice of strawberry or vanilla, finding the person you need to talk is not being available... The bottom line is that we are problem solving and finding solutions at some level every day, generally without too much fuss.

The same thing will happen in your professional life. There will be problems and depending on the strength of your vision and your commitment, you can find solutions. In your business plan, you should include a risk analysis so that you can see for yourself the sort of problems which may occur and prepare yourself for them. It will also prove to potential funders that you have thought deeply about your project.

## Activity

Below, there is a list of possible risks on your mythical journey to your heart's desire. Pick 3 and then as quickly as possible, write down 12 solutions to each. For every solution, you could write it down then think "but what if that doesn't work?" So, for example the problem is that the baby sitter cancels at the last minute; you could call Mum - but suppose Mum is on holiday in France? Next solution ...

This is not about getting the right answer and as you get to your 6<sup>th</sup> or 7<sup>th</sup> solutions, you will need to be inventive and your last ideas may be totally impractical. Don't censor yourself - this is about being creative, outrageous and perhaps even downright silly to open up your thinking.

### Possible problems

- \* Baby sitter cancels at the last minute
- \* Your first train is cancelled
- \* You've left home without your wallet / purse
- \* You've started on the journey when you realise your watch is set 15 minutes late
- \* Your alarm doesn't go off and you oversleep
- \* You lose the address of your final destination
- \* Your bus gets stuck in a traffic jam
- \* Your coat gets trapped in a train door
- \* Oxford Circus tube station is closed due to a flood

	PROBLEM 1	PROBLEM 2	PROBLEM 3
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			

When you are faced with a problem or a risk, you can go through this process – start off with the “sensible” options and then just think of more until you get to 12. I have found this tool extremely valuable in my own working life. In going through this process, my final solution has often been a mix of several of the answers, and almost always not the first answer I thought of. (As an aside, it is also a great process to use if you are stuck in a creative block!)

Of course, one of your answers can be phone a friend – you don’t always have to come up with the solutions yourself!

For your own business plan, you will need to think about all the possible risks to your creative career and put forward solutions. In your business plan, of course, you would need to put down only the most logical answers, but this process will help you to get to those solutions.

## RECAP

Let's recap what we have done in this e-book:

We have identified that business planning is “just” a map to get you from A to B, A being where you are now, B being your professional dream. Why is this useful? Well, you are at A now and in 2, 3, 5 years time, you are going to be somewhere else. Why not make the choice about the direction you are going in?

We have looked at the power of motivation, the “what will get you, with a hangover, from A to B across London in the rush hour”.

We have looked at creating the vision of your professional future. Just take a minute and see that vision again for yourself. (And to find out more about why you need a vision, check out this [talk](#) I did for KindredHQ.)

We have looked at how you can begin to break that vision down to where you want to be in 5 years, 3 years, 12 months. You can keep breaking the vision down into where you want to be in 9 months, 6 months, 3 months – tomorrow.

We have looked at what skills and qualities you have. Take a moment to acknowledge what you have to offer. We have recognised that you have many of the skills to be successful in your terms.

We have looked at the concept of marketing and introduced ourselves to some of the basic ideas behind making a living out of our professional vision.

We have looked at how you need to think about resources, not just how you will get there, but what you will need to use, who you need to inform, etc.

We have looked at basic financial thinking and seen that it isn't as alarming as you might think to create a budget.

We have looked at risk assessment and how to create solutions.

Hopefully you are feeling positive about your vision and together we have demystified the business planning process so you are feeling ready to begin planning your future.

**Good luck and enjoy the journey!**

**ABOUT DEBORAH HENRY-POLLARD**

I am a coach and author, working with people in the creative sector to help them find and build on their vision. I provide coaching to individuals and small creative teams.

My clients are creative professionals, including artists, dancers, musicians, filmmakers, writers and designers, at all stages of their careers. I provide coaching which supports them to create clarity, develop their vision into a viable plan, get them into action, overcome their fears and frustrations, fulfil their potential and enhance creative freedom.

I have worked for over 30 years supporting creative professionals in their practice. I have project managed the establishment of several businesses, co-founded a development education centre, and raise £3 million for charity. (I have worked with individuals and organisations including English National Opera, Cameron Mackintosh, Studio Voltaire, Siobhan Davies Dance, Chester Gateway Theatre, Cheshire Development Education Centre and Chester Literature Festival.) My way of working has always been to ask questions, gather information and provide solutions. Now, using the coaching skills, experience and empathy I have gained over all this time, I help creative people to find their own solutions.

*“Deborah is one of the most inspirational people I know. I always come away from my sessions with her feeling like I can take on the world, and as if everything’s possible. She has a fantastic ‘joie de vivre’ and is excellent at understanding creative people and translating the boring business side of things into a language that a creative can understand and feel inspired by. She has many exciting tricks to use to help you achieve your goals! I cannot recommend her highly enough.”*

*Sarah Gilfillan, SartoriaLab,*

## IF YOU FOUND THIS E-BOOK HELPFUL

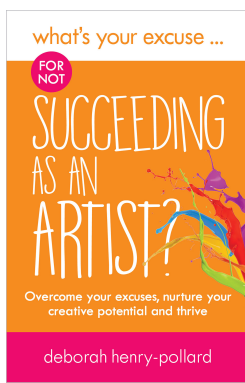
[Share it with a friend or colleague](#) by getting them over to my website!

[Subscribe to the Catching Fireworks blog](#) where I share ideas and suggestions for creative professionals. I also have creative guest bloggers once a month answering the Take Five questionnaire.

[Subscribe to the monthly Catching Fireworks newsletter](#) highlighting a Book, Website and Resource of the Month.

[Subscribe to the Catching Fireworks Sparklers](#) short videos based on my blogs.

[Contact Me](#) to talk about coaching to find and reach your creative vision.



[Buy my book](#)

What's Your Excuse for not Succeeding as an Artist?

## RESOURCES

This is a very small sample list of organisations and books which you may find useful when putting together your business plan.

### WEBSITES

[Be Smart About Art](#)

[British Library – Business & IP Centre](#)

Free workshops, meeting space and information

[City Business Library](#)

Free workshops, information on business

[Design Council](#)

[Design Trust](#)

[HM Revenue & Customs \(HMRC\)](#)

[Intellectual Property Government website](#)

### BOOKS

[The Creative Habit](#)

by Twyla Tharp ISBN: 0 7432 3527 3

[Motivation](#)

by Mark McGuinness

ISBN: 9780957566446

[85 Inspiring Ways to Market Your Small Business](#)

by Jackie Jarvis ISBN: 1 84528 167 0