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DISCLAIMER

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Welcome

Welcome to the *Time Management for a Small Business* training. By taking this training, you are taking an important step toward building a better business. This guide accompanies the *Time Management for a Small Business PowerPoint Presentation*.

Objectives

After completing this training, you will be able to:

- Explain the concept of time management and why is it important to a small business.
- Explain the time management practices which are commonly employed by a small business, including:
  - Pareto analysis
  - ABC method
  - Eisenhower method
  - POSEC method
What Do You Know?
Time Management for a Small Business

Instructor: ________________________________ Date: __________________

This form will allow you and your instructors to see what you know about time management, both before and after the training. Read each statement below. Please circle the number that shows how much you agree with each statement.

<table>
<thead>
<tr>
<th></th>
<th>Before Training</th>
<th></th>
<th>After Training</th>
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<tr>
<td></td>
<td>Strongly Disagree</td>
<td>Disagree</td>
<td>Agree</td>
</tr>
<tr>
<td>1.</td>
<td>I can explain the concept of time management and why it is important to a small business.</td>
<td>1</td>
<td>2</td>
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| 2. | I can explain the time management practices which are commonly employed by a small business, including:  
  - Pareto analysis  
  - ABC method  
  - Eisenhower method  
  - POSEC method | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
Pre-Test
Test your knowledge of time management before you go through the training.

1. **Which of the following characterizes time management? Select all that apply.**
   a. Prioritizing tasks
   b. Organizing funds
   c. Managing distractions
   d. Setting goals

2. **Which of the following are not components of a time management plan? Select all that apply.**
   a. A daily guide
   b. A list of tasks by priority
   c. A list of unattainable goals
   d. Descriptions of how goals will be achieved

3. **Within what timeframe should mid-term goals be accomplished?**
   a. Two months
   b. Twelve months
   c. Two to five years
   d. Four months

4. **Which of the following are time management practices commonly used by small businesses? Select the four that apply.**
   a. POSEC method
   b. Pareto analysis
   c. Eisenhower method
   d. Priority method
   e. ABC method

5. **How often should you review your time management plan? Select all that apply.**
   a. Daily
   b. Weekly
   c. Monthly
   d. Yearly
   e. Never
Time Management

Time management is best defined as a systematic prioritization of tasks and competing demands to complete the most important tasks within a target timeframe. The goal of time management is to reduce the distractions which lower the number of tasks a business owner completes.

Importance of Time Management

Is the saying, “Time is money,” true? If your business runs out of money, you always have the opportunity to get more. More money is “simply a sale away.” On the other hand, once time is past you can never get that time back nor can you add more hours to a day. Yes, poor time management can cost you and your business tremendous amounts of money. Realize, however, that the better you manage your time the more money you can earn. With time management, business owners maximize how much they get done each working day. Having a written time management plan serves as a guide for working smarter instead of harder.

Benefits of Time Management

With effective time management, you will:

- Maximize what can be accomplished in a work day
- Maximize the use of the limited resources
- Identify critical areas for special attention
- Identify tasks that can be delegated to employees
- Track progress toward your goals

The number one benefit of time management is more business, which means more income. Time management will allow you to be more focused on key tasks, be more organized, have less stress, and have more time for family, friends, and other interests. Here are some questions to help you determine if you might benefit with better time management:

- In what ways have you wasted or not optimally managed your time?
- How many times have you looked up and wondered where all the time went?
- How many times has your day ended where you didn’t complete a key task and/or desires?
- How many times have you missed dinner or other activities with family and friends to work late to finish something that was not done?
Discussion Point #1: Benefits of Time Management

The purpose of this discussion is to help you realize ways to save time. Using the following list of benefits, describe how you would personally benefit from better time management.

Benefits of time management:
- More business, which means more income!
- More focused on key tasks
- More organized
- Less stress
- More time with family, friends, and other interests

Describe how you might benefit from better time management.

________________________________________________________________

________________________________________________________________

________________________________________________________________

Time Management Plan

The first step to better time management is a time management plan. A good time management plan must be in writing, containing a list of prioritized tasks, on a daily, weekly, and monthly basis, for achieving your goals. Then, use the time management plan to help you prioritize your work. A time management plan will keep you focused and on target to complete the most important needs in the day.

Sample Time Management Plan

Take time to study the following example of a time management plan.
My Time Management Plan (Sample)

GOAL
I will generate a minimum of $6,000 in sales every month, starting the month after next (March).

Steps
1. Create a list of potential clients.
2. Make 12 sales per month worth $500 each.
3. Confirm proper inventory levels.
4. Continuously develop sales skills.

Tasks
A. Create and maintain a list of 1,500 companies regionally (ongoing process) that would benefit from using my product.
   a. Use free databases available online and at the local library.
   b. Use an annual publication which lists the top businesses in the region.
   c. Determine which types of businesses to which I would like to market and review the state’s license database to locate these businesses.
   d. Contact friends and family members to see if they know of any potential customers.
   e. Research online lists and lead sources.
   f. Join the local chamber for access to their membership list.
B. Make 12 sales per month worth $500 each ($6,000).
   a. Finalize pitches.
      i. Sales presentation
      ii. 30-second “elevator pitch”
   b. Finalize sales literature, including business cards.
   c. Make 50 calls per day, with the goal of speaking with 20 people.
   d. Return all messages by the close of the following business day.
   e. Attend 4 networking events per month to generate new contacts.
   f. Track and analyze progress to see if the specific subtasks above are working to meet the $6,000 per month sales goal or if they need to be modified.
C. Confirm and maintain proper inventory levels in support of this sales goal.
D. Continuously develop sales skills.
   a. Read one sales book from the library every month.
   b. Attend one sales training each year.
   c. Subscribe to one personal development magazine and/or newsletter.
E. Bank deposit every Thursday.
F. Pay bills no later than the 15th of each month and reconcile bank statements.
G. Check SBA website by the 5th of each month for new topics and trainings of interest.
H. Check email and voicemail twice each day, at noon and 3 p.m., and again at 4:30 p.m. on Fridays.
I. Update and maintain time management plans.
   a. Update the next day’s plan with any carryover items from the previous day.
   b. Every Friday afternoon create the five-day time management plan for the upcoming week.
Key Elements to a Time Management Plan

An effective time management plan has five important elements:

1. Clearly defined written goals
2. Detailed list of tasks
3. Prioritization of the tasks
4. List of important ongoing business functions
5. Built in flexibility

Key Element 1: Clearly Defined Written Goals

Start your time management plan with clearly defined goals. What do you want to do? What do you want to be? What do you want to have? Your time management plan will be derived from these stated goals. When writing your goals, identify each of them as a short-term (quarterly), mid-term (12 months), or long-term (two to five years) goal.

Key Element 2: Detailed List of Tasks

Breakdown each goal into a set of clearly defined tasks that need to be completed to accomplish the goal. Goals do not get accomplished on their own. Breaking down goals into written tasks allows you to see and understand what actions are required. The task list will also help you to see what resources are needed and how to allocate them. You may see areas where resources are lacking. Use the task list to start identifying ways to get the tasks done in a timely manner.

Key Element 3: Prioritization of the Tasks

With any task or “to-do” list, some items on the list will be more important than others. Always try to complete the most important tasks first because these tasks will usually have the greatest impact on your goals and, by extension, your bottom line. However, some less important tasks may become critically urgent. For example, if you have an ongoing task to pay all your bills on the 15th of each month and you forget to pay the electric bill, the unpaid bill will become a high priority to avoid an interruption in service.

Key Element 4: List of Important Ongoing Business Functions

Many times, important ongoing business functions are not directly related to a goal and are not listed as steps or tasks. However, these functions absolutely must be completed to continue business operations. A complete list of key components of your business operations may not be attached to a goal but needs to be included in your time management plan. To start, here are examples of tasks that you might need to perform on a daily, weekly, or monthly basis.
Daily Tasks
- Check and reply to email
- Return phone calls
- Read and reply to mail

Weekly Tasks
- Manage and maintain an inventory
- Deposit funds
- File all documents

Monthly Tasks
- Pay bills
- Attend a networking function

Key Element 5: Built in Flexibility
Each day has only 24 hours. Your time is limited. By assigning a time estimate to complete each prioritized task, you can plan your day such that the most important tasks are always completed in a timely manner. When scheduling, avoid filling every hour of the day with tasks. Leave plenty of unscheduled time for flexibility.

SMART Goals
Proper goal setting starts with knowing what you want to accomplish. Try to write your goals using the following format:
- Specific—state the goal precisely.
- Measurable—good measures allow you know when a goal is completed.
- Attainable—resources needed to complete the goal are within your reach.
- Relevant—the goal is applicable to your business.
- Time Bound—the goal has a completion date or timeframe for being achieved.

Examples of SMART Goals:
- I will move my business from my home into office space in less than four months from today.
- I will design two new training programs for clients take starting in January.
- I will hire a web designer and have our new website operational by the end of next month.
- This month I will research the benefits of leasing a copier versus buying a copier in time for when the current lease is up in 52 days.

Examples of goals that do not follow the SMART format:
- I will get some new clients.
- I will increase my sales this year.
- I’m going to write a marketing plan.
- I’m going to pay off my credit cards and get out of debt.

Identify, test, and fine-tune your written goals using the SMART format.
Discussion Point #2: SMART Goals
The purpose of this discussion is to help you to create a SMART goal for your business.

Write one of your business goals using the SMART format.

__________________________________________________________________________________________________
__________________________________________________________________________________________________
__________________________________________________________________________________________________

Using SMART Goals
Many business owners take the time to write their goals but struggle to achieve them. The next action to take with your SMART goals is to write down the steps and tasks to complete them, identifying the “who, what, when, where, and why” for completing the goal.

Discussion Point #3: Tasks Developed with SMART Goals
The purpose of this discussion is to help you think about the tasks that should be listed under your SMART goals.

Look at the SMART goal you wrote for your business. Write the steps and tasks needed to achieve your goal.

__________________________________________________________________________________________________
__________________________________________________________________________________________________

Prioritizing Tasks
Small business owners are usually juggling many priorities and responsibilities. The key element to making your time management plan work most efficiently is to prioritize your tasks. Your tasks will range in importance from being extremely critical to success, to something that would be nice to have done, to an action that would not matter much even if the action never got done.
Read about the following four processes for prioritizing tasks:

- Pareto analysis
- ABC method
- Eisenhower method
- Prioritize by Organizing, Streamlining, Economizing, and Contributing (POSEC) method

**Pareto Analysis**

The Pareto principle, upon which Pareto analysis is based, is often referred to as the “80/20 rule,” which states that 20 percent of a person’s effort will produce 80 percent of the result. For example, if your goal is $100,000 in sales, 20 percent of your effort toward this goal will result in $80,000 in sales. The remaining 80 percent of what you do will only result in the remaining $20,000. Use Pareto analysis to prioritize your time on tasks that produce the best overall result. Small business owners need to understand the Pareto principle because they are usually juggling many priorities.

![Pareto Analysis Diagram](image)

**ABC Method**

Another common method for prioritizing tasks is the ABC method, which ranks each task with the letter A, B, or C. The most important tasks on your time management plan are given the letter A, less important tasks the letter B, and the least important tasks the letter C. Once each task is assigned a letter, the subtasks for each task (A, B, and C) are further prioritized by number (1, 2, and 3). A task identified as A-1 is completed before task A-2, which is completed before task B-1, and so on through all the tasks. The ABC method can be combined with Pareto analysis.

![ABC Method Example](image)
Prioritizing tasks with the ABC method is not the same as the process you go through to make your time management plan. Do not confuse the ABC method of prioritizing with the process of breaking goals into steps and tasks.

**Eisenhower Method**

The Eisenhower method is named after President Dwight D. Eisenhower, who said, “What is important is seldom urgent and what is urgent is seldom important.”

To use the Eisenhower method, take the tasks created from your goals, along with your ongoing business operational needs, and sort them into four categories:

1. Urgent and important—do these tasks immediately.
2. Important but not urgent—put these tasks on your calendar for at a later time.
3. Urgent but not important—delegate these tasks to someone or assign the tasks to the lowest priority.
4. Not important and not urgent—these tasks may never get done because tasks in the other three categories will take priority.

The Eisenhower method may work well for small business owners who are already highly organized planners because the method does not prioritize tasks to the level of detail as Pareto analysis or the ABC Method.
Prioritize by Organizing, Streamlining, Economizing, and Contributing (POSEC) Method

The POSEC method assumes that to accomplish a goal, attention must be focused on daily responsibilities. Starting with “prioritize,” you move through each component of the POSEC method. The details of the POSEC method of time management are:

- **Prioritize**—arrange your tasks in order of importance based on your goals and available amount of time.
- **Organize**—provide a structure for your most basic tasks, especially those that are performed on a daily basis.
- **Streamline**—simplify “nuisance” tasks, such as those tasks that are required for operations but are your least preferred tasks.
- **Economize**—achieve those things you would like to do but fall low on your list of priorities.
- **Contribute**—occurs when tasks are completed and you are able to “give back” to society or to those who are in need of your help.

Managing Your Time

Once you have a list of prioritized tasks, you are ready to create a daily time management plan. Each day you will be working toward accomplishing your goals.

For the next work week, list the tasks that need to be completed each day to create a five-day time management plan. List the tasks in priority order for each day. These tasks will give you the greatest return toward your goals. Recall that there are many important ongoing business functions are not directly related to a goal and would not be in your prioritized task list, but should be included in the list.

Select a tool for planning your daily and weekly time. Example tools include organizers, day planners, mobile devices, software applications, and spreadsheets. Here is a sample template for a day planner.
A Closer Look at Allocating Time

After prioritizing your tasks for each day of your work week, estimate the amount of time needed to complete each task on each day. You know how many hours you have to work on your business each day. If you work a full-time job and are a part-time business owner, you may only have four hours; a full-time consulting business owner may have eight hours; while a full-time retail store owner may have twelve hours. The amount of available time may also vary due to family commitments such as children or aging parents.

As you estimate the amount of time needed to work on tasks each day, do not fill up every minute of every day. Allocate about 75 percent of your work day to tasks listed in your weekly time management plan. The remaining 25 percent provides time for breaks and for any unexpected issues. On days that go according plan, use the extra 25 percent of your time for things such as additional networking, business development, handling lower priority tasks, organizing your work area, or research.
Working Your Plan

Goals do not get achieved by wishful thinking nor does your business succeed with just hopes and dreams. Your time management plan must work. To make your plan work, you must work your plan. Do not put your time management plan on a shelf to gather dust. Action is what moves items from being thoughts, ideas, and goals into reality.

To help make your plan work, use a timer or cell phone alarm to alert you when the allotted time for a task has ended. Remember to complete deadline and highest priority tasks first to get the most impactful, and sometimes most stressful, items off your plate early. Do not work on any other tasks until your greatest priorities for the day are finished. Include 15 to 30 minutes in your schedule each day to manage your business. Also include 10 to 15 minutes at the end of each day to review the tasks for the next day in your time management plan. On the last business day of your work week, allocate at least an hour to write and prioritize your five-day weekly plan for the following week.

Some small business owners feel so overwhelmed with the number of things that need to get done that they do not want to take a break. A physical and mental break will increase your overall productivity. However, if you feel you must keep working, look at your time management plan and spend 15 also 30 minutes working on a lesser-ranked task that is less mentally intense. Working on a less challenging task will give your brain a break while still allowing you to be productive.

Assigning Tasks and Delegating

Review the list in your five-day weekly time management plan for tasks that can be delegated to others. Many owners falsely believe they are the only ones who can effectively do what needs to be done. Objectively ask yourself, “Who else can do this task?” If you have employees, give them their time management plan in the form of a set of tasks. Be sure to provide these employees with insight into the importance of their work to the achievement of the business’s goals.

Whether you choose to delegate tasks or not, as a small business owner, much of the work will fall to you. You should be aware that mental fatigue can occur when working intensely for long periods during the day. When fatigue occurs, take a mental break for 15 minutes. Focus on nothing in particular. Consider using this time to stretch your muscles and even take a quick walk. If you have left 25 percent of your workday open, you should not feel guilty about taking a break.

Discussion Point #4: Task Delegation

The purpose of this discussion is to help you think about delegating tasks to others.

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<thead>
<tr>
<th>To whom can you delegate tasks?</th>
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Reviewing and Updating Your Time Management Plan

You should continuously review and update your time management plan.

Daily
As each task is completed, cross it off your list. Understand that critical tasks may not get done in your spare time, so allocate time to complete these tasks first. When allocating time to your tasks each day, include a minimum of 10 to 15 minutes at the end of each day to review the tasks in your time management plan for the next day.

Weekly
On the last day of your work week, allocate at least an hour to write and prioritize your five-day weekly time management plan for the following week. Do not skip or skimp on this critical time management step.

Before writing your next week’s time management plan, look at any outstanding tasks from the current week, including tasks that “popped up” as the week progressed. As you reflect back over your week, ask yourself:

- Have I properly invoiced everyone based upon their activities?
- How did I do with time management and productivity this week?
- What could I do differently? Do I need to allocate my time differently?
- How well did I manage distractions?

Prioritize any outstanding tasks from the current week and add them to the time management plan for next week, based on where the tasks fit into the list of prioritized tasks for next week.

When preparing your time management plan for next week, you should assess how accurate your estimates of time were for the preceding week. Also assess if the number of tasks included in daily and weekly plans should be reduced, increased, or left as is. Too much stress may mean you may have too many tasks in your plan. Evaluate whether your highest priority tasks are appropriately ranked.

Monthly
Your weekly time management plans combine to determine your progress for the month. At the end of the third week of the month, assess your progress toward your monthly and quarterly goals. Ask yourself:

- How am I doing toward my monthly and quarterly goals?
- What adjustments, if any, do I need to make in my time management plan for the last week of this month to achieve my monthly and quarterly goals?

Yearly
Your five-day weekly time management plan lists everything that needs to be done every day of the week to achieve your goals, complete projects efficiently and on time, and effectively handle all activities necessary to run your day-to-day business. This prioritized list becomes your road map or guide for each week. The weeks combine to guide you through a month, and the months combine to guide you through the year.

As you enter the last quarter of the year, use all of your weekly time management plans to start reviewing your overall progress toward your annual goals. Assess yourself and start identifying your quarterly and annual goals for the next year.
Write your goals in the SMART format and refer back to this work as much as needed. Use your third quarter review of your time management plans to start preparing to meet with your tax professional.

**Common Distractions, Obstacles, and Solutions**

Distractions can be caused in many ways. For example, a big distraction faced by many is being interrupted by others, whether it’s someone dropping by without an appointment, a telephone call, or even a scheduled meeting. Think about how many times you are interrupted and how much time you spend on those interruptions. You may want to track interruptions to determine how to better manage them. You may need to allocate more time in your daily time management plan for interruptions.

Here are some possible solutions for handling a distraction:

- Ask a person who is interrupting to explain what he or she needs. Give people an immediate response or tell them that you will have to respond later as they see you writing down their question.
- For people who regularly stop by your office, stand up when they come in and walk them out. Pick a logical destination such as the restroom, the water cooler, or the door. Do not let them sit down or lean on something so as to allow them to take a position in your work area.
- When phone calls come at the wrong time, let callers know you have only one or two minutes because you are in the middle of something. Answer their questions within the imposed two minutes or politely cut the calls short by asking if you can call back.
- Have a written agenda for all meetings.
- Ensure 25 percent of your work day is not allocated and can be used for important distractions. Make certain the average time spent on distractions does not exceed this time allotment. If you can identify a pattern of important interruptions, consider scheduling time for them in your time management plan.

Email is a vital part of most small businesses. However, the use of email can be distracting. Some people schedule two or three times each day to check and reply to email so they can focus on other tasks the remainder of the day.

There are many ways a work environment can be distraction. Examples include work environments that are cluttered, noisy, and either too hot or too cold. Here are some possible solutions:

- Keep your work area and files neat and organized.
- Work with those around you to establish noise guidelines.
- Keep a sweater or a fan in your work area.

Strive to remove self-initiated distractions from your work day. Examples of self-initiated distractions may include daydreaming, stopping for snacks, making personal phone calls, surfing the internet, sending personal emails, playing computer games, and engaging in other forms of procrastination. Consider completing lower priority tasks on your time management plan if you need a change of pace.
Four Key Points to Remember

1. An effective time management plan has 5 important elements:
   1. Clearly defined written goals
   2. Detailed list of tasks
   3. Prioritization of the tasks
   4. List of the important ongoing business functions
   5. Built in flexibility

2. Use written SMART goals with steps and tasks to create clarity of focus. The format should be:
   - **S**pecific—The goal states exactly what is to be done
   - **M**easurable—The point at which you know you completed the goal
   - **A**ttainable—You already have, or have the ability to get, the resources needed to complete the goal
   - **R**elevant—What you have stated you will accomplish is within the true realm of possibility
   - **T**ime Bound—The completion date or timeframe for achieving your goal

3. The four ways to prioritize tasks for writing your time management plan are:
   1. Pareto analysis
   2. ABC method
   3. Eisenhower method
   4. POSEC method

4. Update time management plans daily and weekly.
For Further Information

Federal Deposit Insurance Corporation (FDIC)
http://www.fdic.gov

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for at least $250,000; by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails.

The FDIC encourages bank lending to creditworthy small businesses. The FDIC also encourages small businesses that may have an inquiry or concern about the availability of credit to contact the FDIC Small Business Hotline at 1-855-FDIC-BIZ or http://www.fdic.gov/smallbusiness. Another FDIC web site, http://www.fdic.gov/buying/goods, provides resources to assist small businesses that may want to do business with the FDIC.

U.S. Small Business Administration (SBA)
http://www.sba.gov

SBA Answer Desk: 1-800-827-5722

The U.S. Small Business Administration (SBA) web site provides resources, answers to frequently asked questions and other significant information for small business owners.

U.S. Financial Literacy and Education Commission
http://www.mymoney.gov

1-888-My-Money (696-6639)

MyMoney.gov is the federal government's one-stop web site that provides financial education resources from more than 20 federal agencies.
Post-Test

Now that you’ve gone through the training, see what you’ve learned.

1. Which of the following characterizes time management? Select all that apply.
   a. Prioritizing tasks
   b. Organizing funds
   c. Managing distractions
   d. Setting goals

2. Which of the following are not components of a time management plan? Select all that apply.
   a. A daily guide
   b. A list of tasks by priority
   c. A list of unattainable goals
   d. Descriptions of how goals will be achieved

3. Within what timeframe should mid-term goals be accomplished?
   a. Two months
   b. Twelve months
   c. Two to five years
   d. Four months

4. Which of the following are time management practices commonly used by small businesses? Select the four that apply.
   a. POSEC method
   b. Pareto analysis
   c. Eisenhower method
   d. Priority method
   e. ABC method

5. How often should you review your time management plan? Select all that apply.
   a. Daily
   b. Weekly
   c. Monthly
   d. Yearly
   e. Never
Evaluation Form

Your feedback is important. Please fill out this evaluation of the Time Management for Small Business training.

Training Rating
1. Overall, I felt the training was (check one):
   [ ] Excellent  [ ] Very Good  [ ] Good  [ ] Fair  [ ] Poor

Please indicate the degree to which you agree by circling a number.

   | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
--- | --- | --- | --- | --- | --- |
1. |   |   |   |   |   |
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7. |   |   |   |   |   |
8. |   |   |   |   |   |

2. I achieved the training objectives.

3. The instructions were clear and easy to follow.

4. The PowerPoint slides were clear.

5. The PowerPoint slides enhanced my learning.

6. The time allocation was correct for this training.

7. The instructor was knowledgeable and well-prepared.

8. The participants had ample opportunity to exchange experiences and ideas.

Please indicate the degree of knowledge/skill by circling a number.

   | None | Advanced |
--- | --- | --- |
9. |   |   |
10. |   |   |

Instructor Rating
11. Instructor Name:

Please use the response scale to rate your instructor by circling a number.

   | Poor | Fair | Good | Very Good | Excellent |
--- | --- | --- | --- | --- | --- |
12. |   |   |   |   |   |
13. |   |   |   |   |   |
14. |   |   |   |   |   |

15. What was the most useful part of the training?

__________________________________________________________________________________________________
__________________________________________________________________________________________________
____________________________________________________________

16. What was the least useful part of the training and how could it be improved?

__________________________________________________________________________________________________
__________________________________________________________________________________________________
__________________________________________________________________________________________________