

Managing your Career

Are you in a job and looking to progress or change career completely?

Have you lost your job recently and are unsure what's next?

Are you looking for a job that just pays the bills or a role that will give you a fulfilling, rewarding career and an opportunity to progress?

This section helps you really think about what you want to do, whatever stage of your career you are at. It helps you take control and explore all the options available including:

- career options
- getting another similar role
- changing career
- retraining
- voluntary work
- working for yourself
- And some help if you are considering retiring

You can read up on all or some of the above, dependent on your own personal circumstances and what's important to you right now. In addition there are a number of exercises to carry out to help you focus on what you wish to do next. Exercises include:

- your career questionnaire – this enables you to focus on your career direction
- personal values – this helps you to identify what values are important to you and how this can impact on your choice of career
- work preferences – this helps you to identify what's important to you in a job in relation to such things as the working environment, the size of the Company, the terms and conditions and leadership and communication styles
- SWOT analysis – this helps you to identify your strengths and weaknesses and to look at the opportunities that might be available and that you might not have considered, as well as any factors that might hinder your career progress
- career options - explores all the roles you could go into and then identifies the top two or three to focus on

You spend a lot of time at work, so it is really important that you find something that suits you and that is enjoyable and rewarding.

If you are in a career or you have recently left a job and are considering your career choices, continue in this section.

Your career options

When did you last consider what it is that you really want to do with your life? When did you last have some time to yourself to consider how your career had progressed and whether it is still on track? Do you still feel in control of your career or is it in control of you?

Taking control of your career involves more than targeting your job search, having a professional and polished CV and being confident at interview. It involves you taking control about what it is you want to do. It is about being in the driving seat, rather than being a passenger.

Have you actually considered all your options? Why not take a step back to really think about what you want to do. Whether you are thinking about or at a point of change, take some time to evaluate your career choices.

Outlined in this section are some questions to help you think about what it is you want from your career and some exercises to help you come to the right decision for you.

What do you want to do?

"The Job for Life" philosophy has largely disappeared and many people are likely to review and alter their career choice during their working lives. For some, an early career choice might no longer provide the satisfaction it once did or an industry may have gone into decline leaving fewer or zero jobs in the sector.

As you are currently either considering or seriously looking for a new job, why not take the opportunity to review your career options? You may well decide at the end of your review that you want to continue in the same sort of job in the same industry or you might come to the conclusion that this would be a good time for a change. Either way, the decision is yours and you will have reached it through taking control of your career and targeting your job search rather than drifting along.

Here are some questions for you to consider in relation to your career? Take some time out and answer the questions below. Really think about each question and the answers. It may take you a while to come up with the answers but it will be worthwhile as it will assist your focus on your next steps.

1. Are you happy with your choice of career? What elements do you enjoy about the role? If you are not content with your career, what is it that is frustrating you about the position?
2. Are your personal values being met through your work?
3. What aspects of your career have you most enjoyed and found most satisfying?
4. What have been the highlights of your career and what are you most proud of and why?
5. What aspects of your career have you least enjoyed? What do you definitely not want to do going forward or avoid in your next job?
6. Do you want to continue in a similar post in a similar industry or gain a promotion using your current skills and experience?
7. Do you want a different position in a similar industry or a different position in a new industry?
8. Do you want to retrain to undertake an entirely new career? What career options are you interested in?
9. Do you want to start a business or consultancy of your own? If so, what would you like to do?

what's next for me?

10. Have you considered whether you'd prefer to take interim roles, a fixed term contract or temporary positions to provide variety in your career or to gain some additional experience?
11. What hobbies or areas of interest do you have that you may wish to explore as a potential career?
12. Are there people you admire and whose careers you find interesting?
13. What is it about these people that you admire? What is it about their career that particularly interests you?
14. When do you feel most energised in life? What is it about this activity that makes you feel this way?
15. Think back to your childhood – when people asked you what you wanted to be when you grew up – what was your response?
16. If you woke up tomorrow and you could be in any job of your choice and you already have the appropriate skills, qualifications and experience to do it, what job would you choose?
17. What is it about this job that appeals to you?
18. What would be your ideal job? Do you know what qualifications, skills and experience you would require to do this?

Personal values and work preferences

Personal values

It is important to consider your own personal values and how they might impact upon current and future career choices. You may be wondering why this is linked to a decision about your career. If, for example, one of your values is being independent, then you may feel a disconnect if you go to work in a tightly managed and controlled environment. Or say creativity is really important to you, then working in a highly systemised environment with the inability to use your creative skills could lead to frustrations. When there is a match between your values and the values operating in the organisation that you are working for, there is less likelihood of conflict arising.

There may well have been times when you have felt great about the work you were doing and getting the job done seems completely effortless. There may have been other times and situations when you felt particularly angry or frustrated by a situation. If you recall these situations, both the high points and the low points, and examine how these link to your personal values, you may well find that in relation to the high point there was a synchronicity between what you were doing and your values. And of course the opposite when you reached a low point. Your values were disconnected from what you were doing or you felt they were violated in some way.

When there is a match between your values and the values of the organisation you are working for, you are far more likely to enjoy your work and feel content and comfortable in the working environment. It is less likely that there will be conflict and disappointment, so have a look at what may be important for you personally. Think of times and situations when you felt great about work or a project – perhaps this was at work or it was something you were involved in during your spare time. Also think about the times and situations when you felt frustrated. What was it that made you feel let down or frustrated. Think about the types of things that trigger these feelings for you as they may be things you want to avoid in the workplace. If you want some help in identifying your values, review and complete the Personal Values Table from the Appendices to assist you.

When you have made your choices, identify the five which are the most important to you. Write down your top five somewhere that you can easily access them or use the Top five personal values Template to record them. When applying for jobs, you can then consider whether your personal values are likely to be met.

what's next for me?

Personal work preferences

Now let's look at what work preferences you may have. You spend a lot of time at work, so it's a good idea to identify what's really important to you. For example, you may wish to work close to home or it may be fine for you to travel some distance to work. You may prefer to work somewhere that offers flexible hours or you may be content to work 9-5 every day. It may be that you wish to work in an organisation that has social and fun activities to get involved in outside of work. You may wish to work for a stable business that has a good reputation or has clear ethical policies. Why not, complete the Work Preference Table in the Appendices section and tick those items you consider essential and those that are desirable when applying for roles. You may wish to use the results from this table to ask questions at your interviews or to help you make a decision as to whether to accept a job offer.

Career options

You have had the opportunity to think about career possibilities and which direction you may take, what your personal values are and also what's important to you in the workplace.

Now it's time to think about the career options open to you in some detail. You can do this by completing the Career Options Table from the Appendices section.

When you are completing the table, list all the possible jobs you would like to do. The list doesn't need to be in any particular order and do not discount any option at this stage. Also have a think about what you really enjoy doing.

When you have all the jobs listed, put in a rating between 0 and 5 (0 being low and 5 being high) to determine how qualified you believe you are, if you have the skills and experience for the job, rate whether it interests you and finally rate potential prospects in this career. The rating should give you some indication of what might be the top 3-4 roles to focus on.

You may well find that you are qualified for a role or that you have particular skills and experience to do a job, but do not discount your interest or passion for a role as doing a job that you love can override some other factors. But remember that you need to factor in considerations such as location of the role, your financial situation and the reality of getting into such a career.

You may wish to have a look at the Career Options example below that Carol, an ex Marketing Manager, completed before carrying out the exercise yourself.

A book which may help you explore your career choices further is "How To Get A Job You'll Love" by John Lees.

what's next for me?

Career Options Example

In the example outlined below, Carol wanted a creative career. She had been a Marketing Manager for many years, having undertaken a Marketing and Management Degree at University. During her career, she had mainly worked in smaller companies holding generalist marketing roles so had good experience of a mix of marketing activities. In the last few years, she had been much more involved in events management and found that she really enjoyed organising the events and seeing the end result and the greater involvement with customers. In her spare time, she liked to perform in local amateur theatrical productions which she really enjoyed. She also enjoyed visiting art galleries in particular viewing photographic art and taking photographs for her own enjoyment. So when making her original list of possible jobs, she included not only career options which were in the Marketing sphere, but also some of her dream roles and positions incorporating some of her personal passions.

Options	Qualification	Skills	Experience	Interest/Passion	Career Prospects	Total
Marketing Manager	4	4	3	3	4	18
Brand Manager	3	3	2	3	4	15
New Product Manager	2	4	3	4	3	16
Advertising Partner	2	2	2	3	2	11
Marketing Consultant	4	4	1	1	3	13
Events Manager	3	4	4	4	3	18
Arts Centre Manager	3	4	3	5	3	18
Singer	0	2	3	4	1	10
Actress	0	3	3	4	1	11
Account Director	2	2	2	2	3	11
Project Manager	3	4	3	2	4	16
Graphic Designer	0	1	1	1	1	4
Freelance Journalist	1	2	1	3	1	8
General Manager	3	3	4	2	3	15
Photographer	0	3	0	4	0	7
Cruise Ship Work	0	2	2	4	1	9

When Carol reviewed her options, she realised that while she had a lot of experience in marketing, she had less interest in applying for generalist roles as she wanted to use her skills and experience in either a more specialised role or a more specialised industry. By broadening her perspective, she realised that she might be able to transfer her skills into a role which also incorporated some of her personal interests. She realised, however, that getting a career as an Actress or Singer would prove difficult and that she was likely to have to start at the bottom and that the prospects for progression were limited. Whilst the chart is not based on any type of scientific measurement, it did help Carol review her options and focus her job search. She realised that she had a great love of the arts; she enjoyed organising great events for others and having a role where she liaised with customers. She therefore focussed her job search on becoming an Arts Centre Manager or an Events Manager.

SWOT Analysis

In addition to completing the Career Options table, you may also wish to carry out a SWOT Analysis. Outlined below is a guide to SWOT and an example of using this format when considering your career.

Once you have read the guide and example, you can complete your own personal analysis by using our Template in the Appendices section.

SWOT analysis guide and example

SWOT stands for Strengths, Weaknesses, Opportunities and Threats. A SWOT Analysis is usually undertaken in businesses to identify whether an organisation is able to handle an objective which it wants to achieve. The analysis is based on identification of internal strengths and weaknesses and external opportunities and threats faced by the business.

However, this can be used in a personal context when reviewing your career options. We all have strengths and weaknesses and it is important to understand what you are good at and where you may require some development. In addition, when looking for a job, it can be helpful to identify what opportunities may be available and also what factors may negatively impact upon you getting that next job, i.e. the threats. Undertaking a SWOT Analysis helps you to gain the full picture. It might help you identify positive factors that you had not thought about and also identify the negatives so that you can take actions to overcome these factors.

Strengths

Consider what you are good at:

- What qualifications do you have?
- What skills do you possess and which of these are transferable?
- What work experience do you have?
- What do you believe are your key competencies in the workplace?
- What personal positive characteristics do you bring to the workplace?
- What do you believe are your key contributions in the workplace?
- What have you been praised for at work?
- What areas have been identified as your strengths either by yourself or others?
- What are the benefits of employing you?
- Do you have a strong network?

Weaknesses

Consider those areas where you feel less strong or where you know you need development:

- Are you lacking any qualifications or training in your chosen career?
- Where do you lack experience?
- What gaps are there in your experience or knowledge?
- Which skills don't you have, that you would like to have?
- Where would you like to feel more competent?
- What has held you back at work?
- Which areas have been identified as a development need for you either by yourself or by others?
- When have you struggled with a task or project?
- What personal characteristics might have a detrimental effect on your career?
- Is your network weak?

what's next for me?

<p>Opportunities Consider the opportunities that are available to you:</p> <ul style="list-style-type: none"> • What opportunities are available to someone with your skills and experience? • What external changes are taking place which could lead to opportunities for you? • What developments are taking place in your chosen industry? • Where have you not considered a role, which might be open to you? • Who can help you achieve your career goals? • What external support is available to help someone in your position? 	<p>Threats Consider those aspects which might get in the way of your career success:</p> <ul style="list-style-type: none"> • Is there a reduced requirement for someone with your skills and experience? • Are the Companies you wish to work for making reductions in headcount? • What competition are you up against? • What barriers stand in the way of you reaching your career goals? • What changes have occurred in the way that Companies recruit that could impact upon you detrimentally? • What changes are occurring in the market which could make things more difficult for you?
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SWOT analysis example: junior accountant facing redundancy

<p>Strengths</p> <p>Part qualified with 4 years experience in a small Financial Services Company. Has some experience of most areas of accounting due to size of business.</p> <p>Key Skills:</p> <ul style="list-style-type: none"> • Preparation of monthly financial statements • Accounts reconciliation • Invoicing • Use of SAGE software <p>Key competencies:</p> <ul style="list-style-type: none"> • Time Management and scheduling • Accurate worker • Excellent attention to detail <p>Characteristics</p> <ul style="list-style-type: none"> • Hard working • Will stay to get the job done • Dedicated and loyal to Company 	<p>Weaknesses</p> <p>Did not finish qualifications.</p> <p>No other Company or industry experience. Have only worked for one company</p> <p>Gaps:</p> <ul style="list-style-type: none"> • VAT • Budget Forecasting <p>Lack of Competencies</p> <ul style="list-style-type: none"> • Lack of confidence when dealing with other departments • Prefer to work alone • Can get stressed if additional work is required by Manager which is outside of current schedule <p>Characteristics</p> <ul style="list-style-type: none"> • Extremely shy • Not very assertive in the workplace <p>Network is weak</p>
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what's next for me?

Opportunities	Threats
<p>Still vacancies for accountancy roles. Can be flexible and take a temporary or interim role.</p> <p>Do not need to stay in Financial Services. Have transferable skills to use in any industry.</p> <p>Was able to pick up the use of SAGE quickly and easily. Willing and happy to learn other financial software packages.</p> <p>Could consider training in the Insolvency field where more opportunities likely to be available in current climate.</p> <p>Had thought about leaving Company prior to redundancy and so CV is up to date and familiar with online application process.</p> <p>Has a cousin who works for the Finance team of a major blue chip organisation. Will contact to advise of situation and ask about potential vacancies.</p> <p>Attend a networking course to aid confidence and overcome shyness.</p>	<p>Shyness and lack of network could impact upon job search</p> <p>Some local companies are reducing headcount – may have to travel further afield for work</p> <p>Financial Company is closing and all staff are being made redundant, therefore may be in competition for new job with previous colleagues</p> <p>Recession affecting most industries so things could be tough.</p>

Lateral moves and career progression

If you are looking for a lateral move or promotion, it is important to demonstrate that you are ready for that next step by:

- having a proven track record of achieving results
- having a decent amount of time and experience in your current role
- demonstrating the required competencies for your existing position and some of the competencies in the sought role
- having learning and development records demonstrating your progression towards the next position and beyond
- outlining how you believe a move or some additional responsibilities will benefit the organisation as well as how it might benefit you
- and by showing your enthusiasm to progress

Dialogue about your career and training and development opportunities are usually discussed at least once a year in a formal appraisal process with your manager and information documented in an appraisal form. You may also find that there are also periodic reviews throughout the 12 months.

As part of this process you will usually get the opportunity to discuss with your manager any career aspirations that you have, identify what learning is required to get you to the desired position and set a plan to close the gaps recording this on the appraisal.

what's next for me?

Typically, you and your manager will look at the job description of the role you're aiming for and identify what qualifications, skills and experience gaps there are and identify interventions to close these over a period of time. But don't leave it all to your manager to sort out. You can equally review your current situation, consider where you want to be and review any skills gaps or missing experience in advance of a conversation. Remember to stay in the driving seat in relation to your career. You should be thinking about your own career objectives and how you wish to progress as well as listening to your manager and the potential company plans.

A manager should be keen to develop their employees in their existing role and for other positions to maximise performance and to motivate the individual. This is usually carried out through:

- on-the-job training
- training
- further education
- developing competencies
- projects
- secondments
- deputising

Most progressive organisations aim to retain talent and develop employees into the managers and technical specialists of the future. Likewise, most organisations typically have performance appraisal systems, succession plans and learning interventions available to help employees progress. If you work for such an organisation, then ensure that you are using the career development tools available to help your career progress. Remember don't be shy about how you'd like to progress. The last thing you want is to find that someone else has been promoted because you didn't outline your own career objectives and interests.

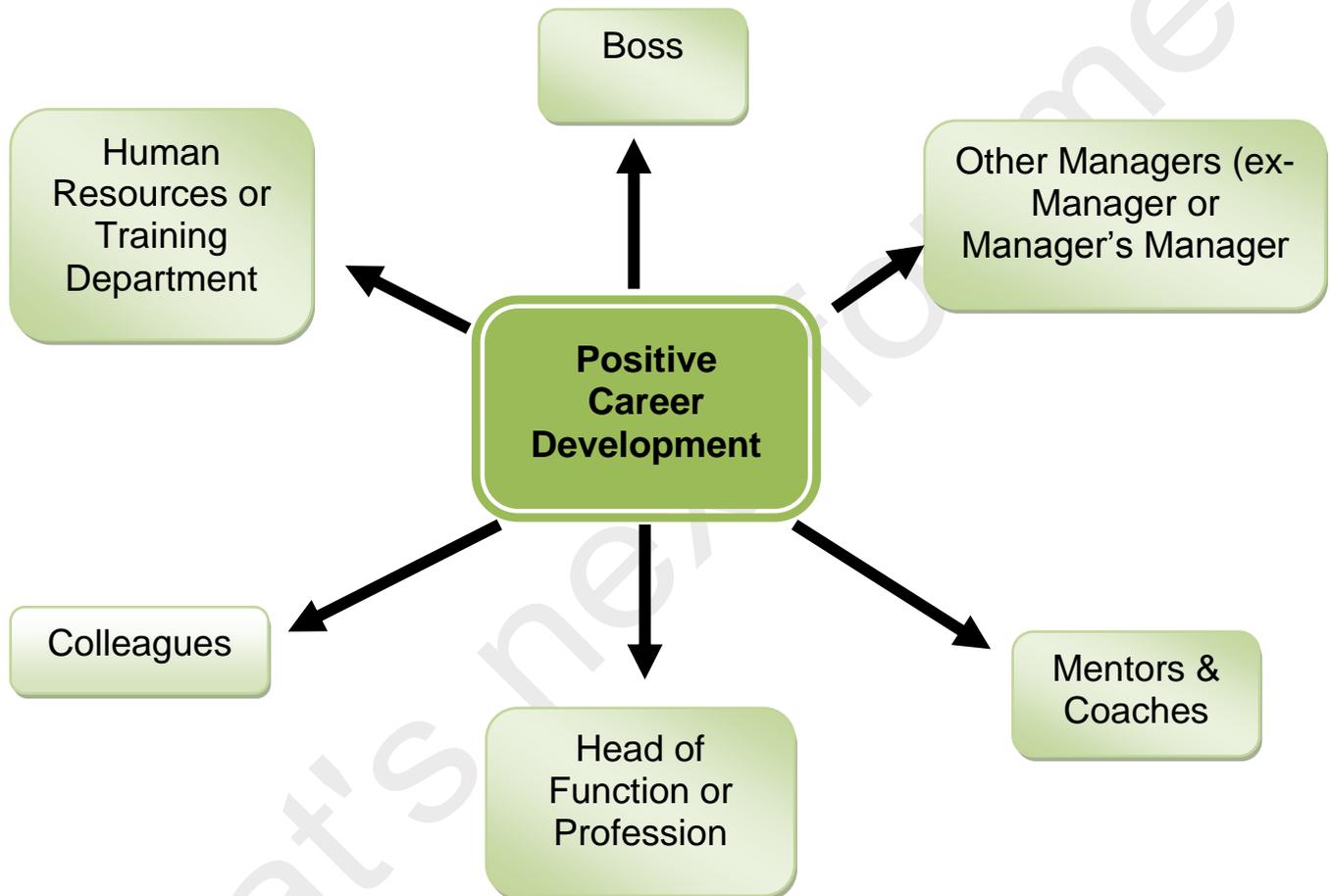
However, if there is a lack of formal process in your organisation then there is nothing stopping you identifying what role you want to do next and to see if you can have a conversation with the current job holder to establish the gaps between where you are now and where you want to be. You should obviously explain that you are not after the individual's job as the current job holder might find this threatening but express your interest in the role and finding out more about what's involved and what

Career discussions

Discussions about your career are important to both you and the organisation you work for. Most employees are motivated by learning and progression. In addition from an organisational perspective, retaining staff with key skills and experience and helping them to progress within the company aids organisational performance and success. Knowing who to talk to about your career and what about is important. If your manager does not seem interested in your career development there are several other avenues to explore in terms of career discussions as depicted below.

what's next for me?

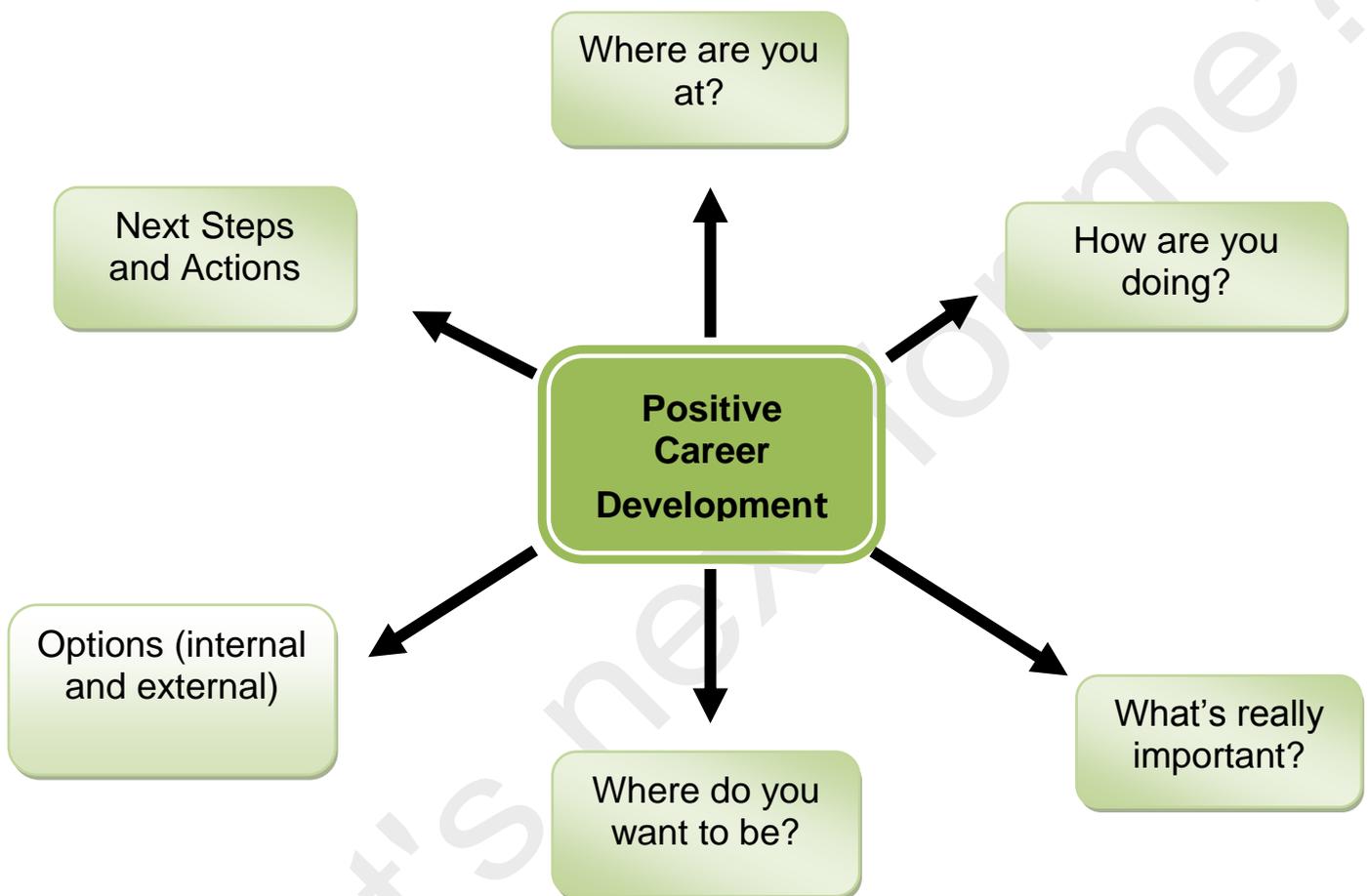
Who to talk to:



what's next for me?

What to talk about:

A good career discussion should include all items noted below.

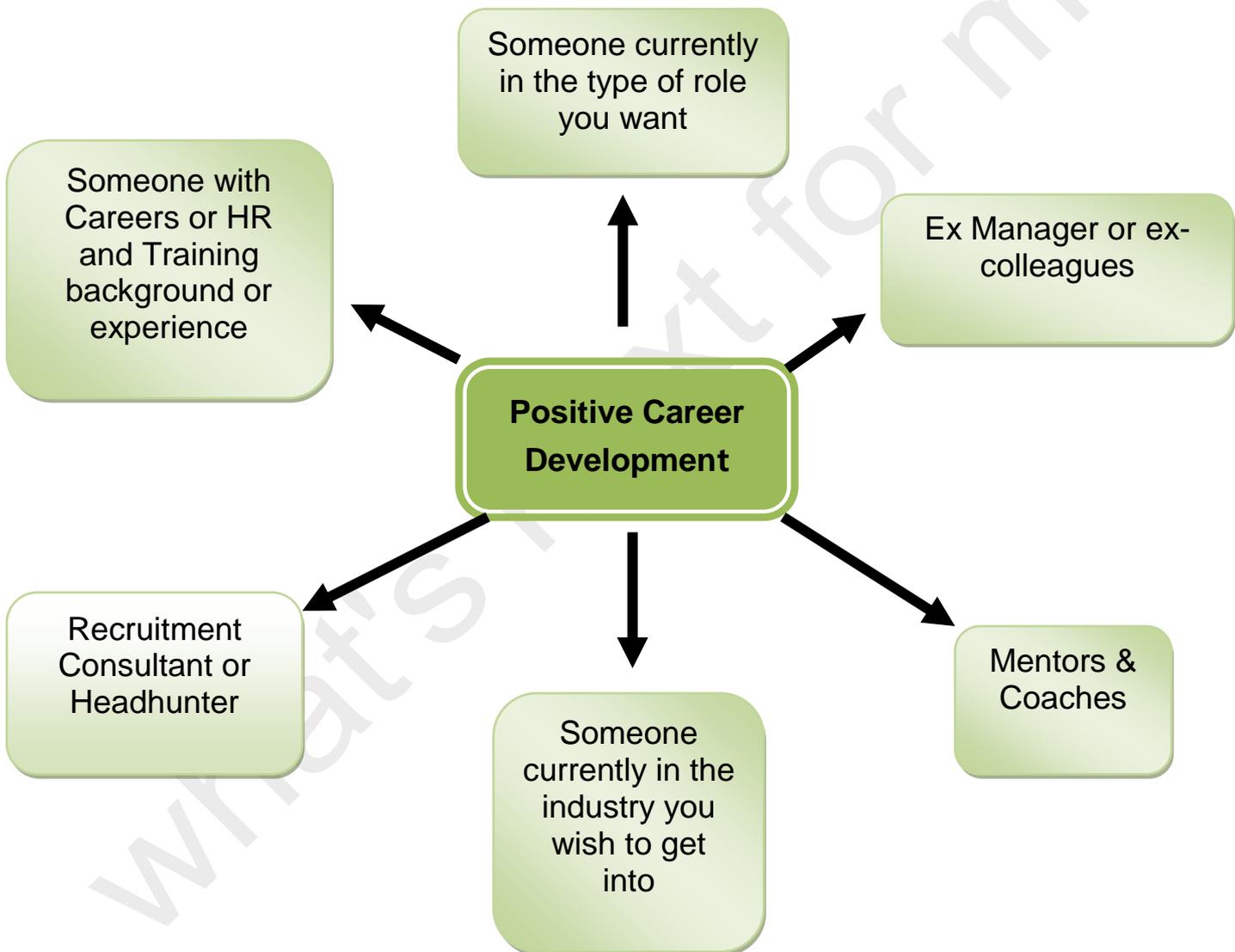


Remember, that if your current organisation does not look after you another will! If you are unable to gain the progression and development you require, then you may choose to look for a similar role in a different organisation. It is not always the large organisations that have career development opportunities. Sometimes small companies have good opportunities for progression and development due to the fact that everyone has to pitch in and carry out a broad range of duties.

what's next for me?

Who to talk to if you are not currently employed:

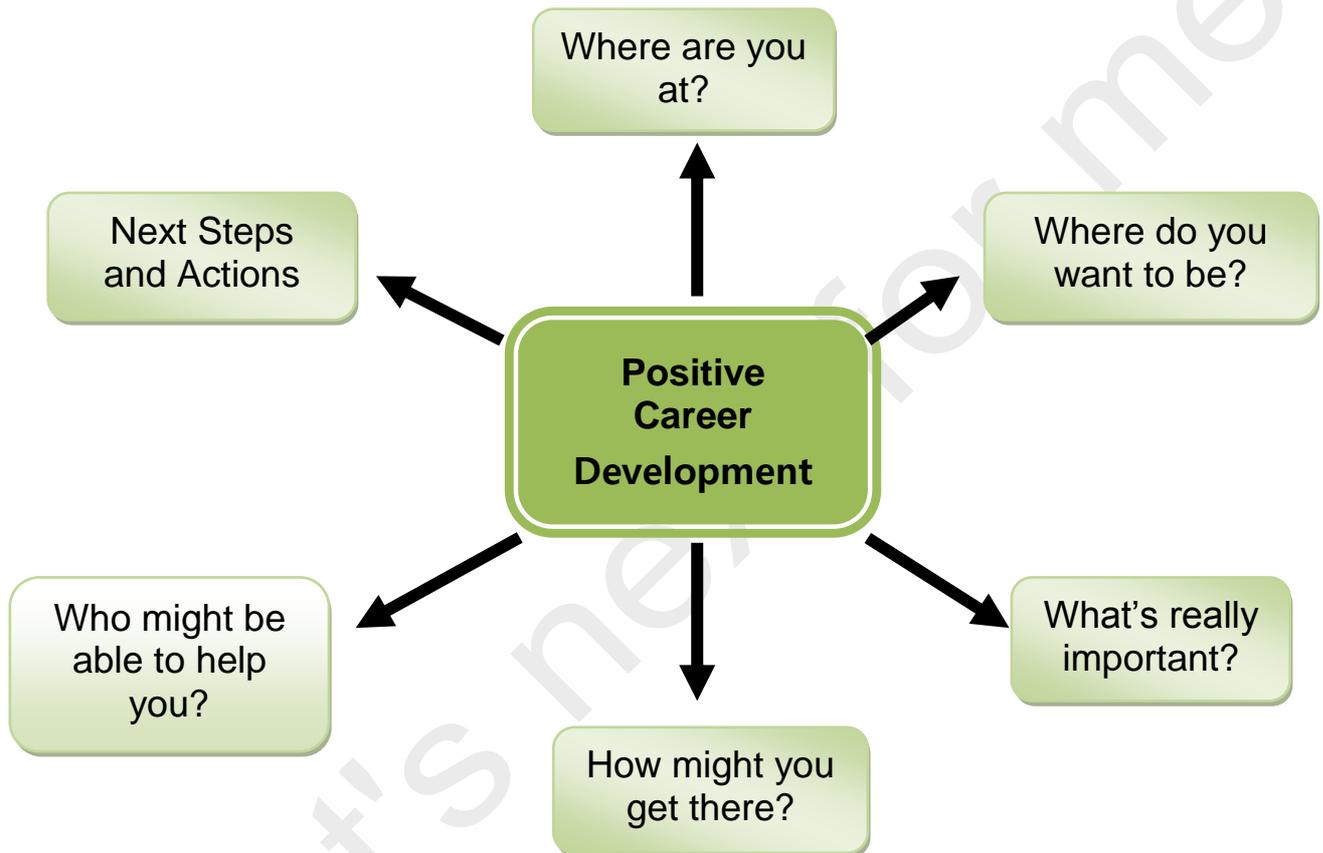
If you are not currently working and searching for a new role and want to have a career discussion, you still have plenty of options of people to talk to. See the chart below with some examples



what's next for me?

What to talk about:

You are still likely to want to discuss the following issues:



Take some time out to identify someone you may be able to discuss your career with. There are downloadable check lists and tips for career discussions to help you prepare and get the most from career meetings. Go to the Appendices section to review the Effective/Ineffective Behaviours Check List and for Tips on getting the best from your career discussion.

what's next for me?

Retraining

You may wish to retrain in order to broaden your career options or to move to a completely new career. Look in the appendices section to see some examples of people who decided to retrain and do something entirely different.

Funding might be available to help you retrain. Look online to see what grants and funding might be available.

There are lots of websites available providing information on retraining and obtaining qualifications or further education. Take some time to browse some sites applicable to your needs. Here are a few links to possible options:

- www.plumbing-training.info/
- [Electrician](#)
- [Teaching](#)
- [Driving Instructor](#)

- [The Open University](#)
- [Home Study in IT/Accounting](#)
- [Further Education Courses](#)

- [Government Training/Funding](#)

Voluntary work

There are many reasons why you might choose to do some volunteer work, you may want to make a difference in the world and/or give something back to society by helping others. It may be you wish to experience something completely different and learn new skills or use your existing experience in a more meaningful context. This type of work may be carried out locally or you might travel to other parts of the world. Whatever your reasons, you will be utilising your time doing something valuable and worthwhile. This is a good way of making use of your time while you're seeking a new job. It gives a good impression to employers that you are doing something worthwhile in addition to undertaking your search. It may be part of your retirement plan instead of completely stopping work?

Whatever your reasons for undertaking this type of work, make sure that you document it in your CV.

There are many opportunities available and you can find these roles via the Internet or through local organisations.

Here are some links to this area:

- www.direct.gov.uk/volunteering
- [Voluntary Jobs in the UK](#)
- www.vso.org.uk/
- [Working abroad](#)

Working for yourself

When considering future career options, many people contemplate going into business or working for themselves. If you have worked in a corporate environment for many years, you may want the freedom of doing something your way or perhaps you have an idea that you believe you could transform into a business opportunity. Working for yourself does not have to be a permanent change and there are many options to consider:

Short Term: temporary self-employment

Sometimes self-employment can be as simple as undertaking a particular project or consultancy role with a previous employer or colleague.

This is relatively easy to do and you could find it both profitable and interesting. You will be using your skills and, most importantly, building your network for future job opportunities. Bear in mind though that time spent undertaking this type of project is likely to take you away from your main job search strategy and you will need to balance your project commitment and long-term career plans.

Look at the option carefully and keep the benefits and disadvantages clearly in mind. You will need to advise the local office of the Inland Revenue and the Department of Social Security if you become temporarily self-employed. Even when considered as a temporary expedient you may find it helpful to seek professional advice from your bank, a solicitor or perhaps a business adviser.

Self-employment as a long-term alternative

Self-employment is a real alternative for many people. There are millions of registered businesses in the UK. Many succeed but sadly some fail.

Your business could be anything from running a pub to acting as a management consultant, from operating a well-established franchise to starting some entirely new high-risk venture. The choices are endless and this level of choice is perhaps why some people hang on to the dream of self-employment rather than accepting the reality of establishing their own business.

If you are looking at self-employment as a serious long-term alternative, you will need to undertake thorough research and analysis of this option, as you would when weighing up any job or career proposal. Self-employment comes with risks as well as rewards and has a unique set of personal pressures.

It is important to seek professional advice early in your decision process and to talk through your proposals with people whose judgement you trust. Self-employment is far from an easy option. It requires a unique set of skills and level of determination and self-motivation. The people who assist you with your CV and who offer support during a time of change may be of further help as you contemplate your self-employment options or they may well be able to put you in touch with others who have already embarked upon the self-employment journey.

Types of self-employment

When most people think of friends and acquaintances that are self-employed they think of small business owners and individuals delivering specialist services whether they are a window cleaner, a shop owner or a business consultant.

what's next for me?

There is a huge range of career options that are covered by the umbrella definition of self-employment but they all share some common characteristics. The risks and rewards fall upon you as an individual and much of your success is based upon your own skill, enthusiasm, energy and commitment. It is very difficult to spread the blame when you are the boss and the first employee!

Three of the main types of self-employment are:

- Starting and running your own business
- Buying into a franchised operation
- Offering your expertise and experience as a consultant

What these all share are the need to carry out some basic analysis and thorough planning before you commit:

- Ensure that you are suited to self-employment. It is not an easy option
- Seek professional advice early on to talk through your ideas and ensure that you fully understand the legal, taxation and liability implications of your business proposal
- Ensure that you have carried out thorough research and analysis of your proposal to check that there is sufficient demand for what you are offering
- Prepare a business plan and marketing strategy for your proposal and continuously review your plans as you launch and run your business

Establishing you own business

There is a real buzz in starting a new venture from scratch and seeing your initial idea evolve into what is hopefully a thriving business. But being the boss and the owner means that while you reap the rewards for your hard work and insight, you also face the financial risks alone.

You may need considerable capital (for example to purchase equipment or stock) and even with the best business plans there are always risks in going it alone. Many businesses fail with a lot of orders on their books as cash flow temporarily dries up and they can no longer pay their own bills. A great idea is only the first step.

You will need to ensure that you have adequately researched the market and that you can take a step back and objectively review the options. You also need to remember that it can take time to establish your business. Do you have the tenacity and finances in place to cope with some lean times in the early days?

The rewards for success are, of course, all the more satisfying. Not only can you reap the financial benefit, you have the satisfaction of drawing up and delivering your own plans and building up a business for which you have total responsibility.

As with any radical change, continue to take stock as you pull together your business plans. Thousands of people have been where you are and the newspapers are full of cautionary tales of businesses which have failed through trading conditions, insufficient investment or, quite often, through a lack of clear direction, poor market information and low levels of awareness. Just as you have to network to sell yourself you have to work even harder to sell yourself and your business.

It is crucial to ensure that you seek sound business advice. Friends and colleagues who have established their own businesses are a great source of advice and encouragement but there are also several organisations that are able to assist.

what's next for me?

Great places to start are Business Link:

www.businesslink.gov.uk

and the Federation of Small Businesses:

www.fsb.org.uk.

and you can find detailed on-line information with banks too:

www.business.hsbc.co.uk/1/2/start-up-business

<http://www.natwest.co.uk/business/starting-a-business.ashx>

<http://www.barclays.co.uk/StartUpSupport/Startingyourbusiness/P1242558528795>

The above links are a few of the vast amount of information available online about starting up your own business and working for yourself.

Review the information available as these organisations can help you get started by advising on writing a business plan, researching the market, organising your finances and establishing your business as a legal entity. They can also offer advice on grants and, through a network of mentors and business experts, support on creating a brand and marketing your business.

Investing in a franchise

Franchising is when a business agrees to allow other independent and self-employed people to market and sell their products or services in their own local area. In return for this opportunity, the business most often receives a set up or joining fee, training fees and ongoing payments in the form of royalties on sales. McDonalds and Starbucks are two of the most famous examples of franchises and two of the most expensive to take on.

Buying into a franchise can be an attractive option for someone who feels they have the personal skills to run their own business but who also wants the backing and marketing expertise of a recognised product and brand name.

The costs of purchasing and running a franchise vary enormously and are based upon how well established the franchise brand is and the expected returns from running it locally. It is important not to be won over by the simple promise of huge returns or a large exclusive territory by a franchise with little or no track record for instance.

Returns can be reasonably high and risks are reduced but, as with any business venture, you will need sound advice. There are good and bad options and low and high risks and it is important to do your own research on the opportunity of any franchise as you would if you were setting up a new business yourself. Remember that businesses selling franchise opportunities often make money whether or not you are successful.

For further advice you should contact The British Franchise Association, the professional association that provides details and useful information on all reputable franchise operations: www.thebfa.org

Personal consultancy

If you have particular specialist expertise or experience then it is often possible to sell your advice as a consultant. Sometimes this will be on a tightly scheduled project (such as installing a new IT system) or it could be a series of roles where you offer day-to-day support as "another pair of hands."

Working as a consultant has some real advantages. Set-up costs are low, you can work to a specific brief, you are utilising and enhancing your skills and experience and you are using your existing network to establish your new business. Some companies, both large and small, find it very useful and cost effective to use outside consultants as a targeted method of achieving results.

what's next for me?

If you set up as a professional consultant, then you will need to be good at networking and at selling yourself. Time not spent on a project must be spent in effectively marketing and selling yourself and your services. You will always need to be looking for the next project, and the onus is on you to keep your skills up to date.

Often the need is for someone to work quickly, under pressure and on demanding problems. You may thrive on this pressure but continually being in a high-pressure, time sensitive environment can also be a real disadvantage. In addition, you do not always see the long-term effects and benefits of your interventions. People who are used to working within one organisation over a period of years can find the transition difficult.

If you intend to go down this route, it is also important to ensure that you take out professional indemnity insurance. Having this insurance ensures that you have protection in the event that you should make any mistakes in the services that you have provided and in the event that you get into a dispute with a client.

Are you ready?

Being self employed means being able to multi-task and have an ability to work at all levels. You need to be self motivated and be able to cope with the lack of structure that a larger organisation provides. As well as being the expert in your particular field, you will also be the person who markets your business, has to sell your product or service, as well as carry out all the routine administration and IT and accounting functions. In the early days of your business, you may have to become a "Jack of all Trades", unless you have the financial resources to employ experts to help you.

The exercise below is intended to highlight the qualities that will help you decide whether self-employment may be a potential option for you. You may be a specialist with huge knowledge in your field but if you lack self-discipline, find it hard to ask for professional advice or are reluctant to sell yourself, being a consultant or becoming self-employed may not be for you.

The decision to take a short-term project role or to undertake some self-employed work as part of a portfolio career may be relatively easy. Becoming full-time, self-employed requires some honest personal analysis even before you review the detail of your business options. This is one area where there is more risk and potentially more personal and financial reward but it is simply not for everyone.

Ask yourself whether you feel you have most of the following qualities below. If you find yourself lacking many of these qualities, you may want to take a hard look as to whether working for yourself is a viable option. When you have completed the exercise, perhaps ask a family member or a well trusted business colleague to do the same exercise about you. Welcome the feedback and compare your results. If you are to succeed in self-employment you will need to take a critical look before you embark on this option.

what's next for me?

Are you ready exercise

Qualities

Commitment	Stamina	Good Health
Financial Awareness	Self discipline	Customer focused
Leadership ability	Self motivation	Flexibility
Networking skills	Confidence	Good personal support
Financial resources	Selling skills	Marketing skills
Innovation	Resilience to set backs	Independence
Patience	Enthusiasm	Ability to deliver

Your business plan

One of the things you will need to do if you do decide to work for yourself and become self-employed is to write a business plan.

Writing a business plan may come as second nature to you or may be a completely new challenge. It is the foundation of every business from a local car-cleaner to a big corporation such as Microsoft or Apple. Your business plan is not a one-off exercise before you begin trading as a small business; it is an annual process that guides your decision-making for the coming year.

Your first business plan should embrace the fundamentals of what you are going to sell, to whom, and the basics of what you need to do it. A good business plan is essential in helping you turn an idea into action.

When you prepare a business plan you will need to cover the following:

- The precise nature of your proposed business
- The size of the market and what you offer that makes you competitive
- What expertise you require to compete
- Whether you will need to work in collaboration to supplement your own skill
- Your personal strengths and weaknesses
- The financial resources required and how you will source them

what's next for me?

A great deal of help is available in drawing together a business plan from government agencies to banks and business self-help experts. Here are just some of the websites available:

<http://www.businesslink.gov.uk/bdotg/action/detail?itemId=1073791229&type=RESOURCES>

www.howtobooks.co.uk/employment/self-employment/create-business-plan.asp

www.barclays.co.uk/StartUpSupport/Writingasmallbusinessplan/P1242559649359

www.natwest.com/business/business-school/business-guides/planning-and-management/business-plan/default.ashx

Research

It is important that you undertake thorough research in your chosen area of the market. Enthusiasm is essential but so is a measure of caution and objectivity. How well you understand the market will dictate how successful you will be in carving out a niche for your business.

You may think that you have a unique idea until you find that five other businesses already offer something similar to the customers you were expecting to target.

Marketing strategy

Your marketing plan is a fundamental element of your business plan. You may know how great the product you sell or the service you offer is but you will only be able to run a successful business if other people know about it and want to spend money with you.

As part of creating your CV, you will consider your personal brand. When working for yourself and setting up a business, you need to think about the brand that you are creating and what it says to potential buyers. However, before you think about how you promote your business you also need to consider the cost structure and pricing, the size of your market and competition and how easy it is for you, as a new business, to compete in the market.

Writing a Marketing Plan is not optional. It is your guide to demand-creation and how you will carve out your market niche and make a profit. Without a structured plan you may be working as hard as possible but never achieve your goals as your efforts may not be directed to those areas that will give you the most sales return in the short, medium and long-term. Remember you are planning for your business to be your new career and no one generally plans a career that lasts a year. Once you have a clear idea that there is a market for what your business offers, you will need to prepare a Marketing Strategy. Good products and good businesses have often floundered because no one knew about them and how to buy them.

You have to grow your customer base and sell your products and services. Even the simplest form of marketing - word of mouth recommendation, needs to be nurtured to ensure that the right message is spread about you.

Professional advice may be very helpful but can be costly. Nevertheless, the investment may well be worthwhile. You can also consider approaching your network to see who may be able to help or make recommendations. You should consider:

- The size of your market and sale forecasts
- Your competition and Unique Selling Points
- Your pricing structure, costs and margins
- How you will structure your sales efforts

what's next for me?

- Any barriers to entering the market
- Your marketing approach and ensuring that customers know who you are and what you offer

Networking

Networking is even more important for you as a self-employed business owner or consultant than it is as an employee. Your network can be a great source of professional advice, support and encouragement and, most crucially, client contact.

Everyone is a potential source of work and recommendation and it is the least expensive, most effective form of marketing. Creating and expanding your network hugely expands your available audience.

Remember, if you are on your own or in a small team when you become self-employed, your network are your colleagues and you draw on their support as you would corporate workmates. Managing your network should be one of the most important and rewarding roles you play within your business.

Everyone has a personal network of family and friends, acquaintances and colleagues. This network builds over time. People move in and out and the level of contact with them increases and decreases depending on their circumstances and your own.

You may not have ever thought about actively managing or using your network but you have done it without thinking: giving out a phone number, making a social introduction or recommending a restaurant recommended to you by a friend. Now that you are actively managing your job search, your business network becomes an incredibly important marketing tool.

Business networking is not all about registering on websites and building online profiles but this certainly plays an increasingly important part. It is simply about maintaining connections with a wide circle of colleagues and people with whom you have done business, being available and useful to them and letting them work to your advantage when it is appropriate.

If you wish to explore who is in your network, complete the Networking Questionnaire and Your Network template. In addition you may well wish to read the document about winning business via an unusual networking opportunity.

Practical advice

You are likely to need professional advice when you set up your business and continued assistance when you begin trading. You may already have bank accounts, an accountant and a solicitor but you may need to call upon their specialist services to support your business as well as you personally.

Legal contracts, insurance, tax and banking facilities all need careful advice and management from an early stage in your planning. Ensure that you have a good working relationship with the businesses that will support you and ensure you check the costs for initial advice and ongoing professional support.

It might be useful to make an appointment with the business advisor at one of the High Street banks who can offer an insight into your strategy from the perspective of a potential investor should you need extra finance for your project. These meetings are usually free of charge to encourage new businesses to open a business bank account.

what's next for me?

A visit to a chartered accountant before setting up is also very useful as they can advise you on what type of business would be suitable for you and your products and services as well as outlining the implications of each type of business set up, e.g. a Limited Company or Sole Trader. They will explain about accounting systems, tax levels, VAT, registering the company name, and other processes associated with running your own business. The first visit is usually free and they will spend about an hour with you going through all this information with the aim that you will use them as your accountant from thereon to prepare your accounts and file your returns. Speak to colleagues in your network about who they use and why. This might help you make a decision on whom to make an appointment with.

The Federation of Small Businesses can give you access to some of these types of services at a discounted or even free rate if you become a member. Check out their website at:

www.fsb.org.uk

Business Link will also be able to provide advice on these issues and they have local branches to assist you. There are free local business seminars and details on getting started with your business; finances and grants; growing your business; sales and marketing advice and much more, all of which are available via their website.

www.businesslink.gov.uk

The Inland Revenue and national insurance contributions

Your local Inland Revenue department will need to know if you become self-employed. You can register on-line at:

www.hmrc.gov.uk/selfemployed

Advice on National Insurance contributions for the self-employed is available on:

www.hmrc.gov.uk/selfemployed

Registering for VAT

As a business owner and dependent on your turnover and business proposition, you may well have to register to make VAT returns. HM Revenue & Customs will provide a free CD Rom introducing you to the basics of VAT, or you can find out more on their website:

<http://www.hmrc.gov.uk/vat/start/register>

There are a huge number of books available on setting up a new business. These can be useful in helping you make the decision to set up a business or to provide you with practical advice on a step by step basis once you have made the decision. Your local library is an excellent resource in addition to online bookshops. A book which might help get you started whatever business you intend to start is "Start your Business Week by Week" by Steve Parks. If you are considering consultancy as an option you might like to read "Smarter Consulting" by Mike Johnson.

Retiring

A further option, dependent upon what stage of your career you are at, your financial situation and personal circumstances is considering whether to retire or take semi-retirement. This decision requires careful review and a full understanding of what your future may hold in retirement.

what's next for me?

Facts about retiring

If you are considering retirement now or in the future, ensure that you obtain independent financial advice and give some thought to your retirement planning.

Seek independent financial advice. Two sites offering advice are:

- [Pensions Advisory Service Website](#) or Telephone: 0845 6012923
- [Financial Information on Retirement](#)

You may wish to attend a retirement course which provides help and support on planning your retirement. Shop around for the best value programmes and ensure that the course meets your needs. You may find that your pension provider will recommend a course for you. It is common for the course to involve you and your partner if you have one, so that you can consider the situation jointly. Search online for companies offering such courses.

You may also wish to review the retirement planning information below and completing the Retirement Planning Questionnaire may help you to organise your thoughts in relation to potential or actual retirement plans.

Retirement planning

If you are considering retirement, there are non-financial aspects to consider as well as the financial implications.

For some the thought of retirement is a hugely positive and uplifting experience. It is the chance to do some or all those things that there has not been time for before. It can be a time to develop new or existing hobbies, spend more time with family and friends, travel the world, carry out some work on your home or simply to relax and take things easy. For others who have thrown themselves into their work and careers, it can be a worrying time – a time of great change, with much adjustment to make.

Perhaps during the last 20+ years, you may have spent some 10 or more hours away from your partner for possibly 5-6 days a week and maybe even more time than that. You've lived together but not all day long and you've probably developed habits and ways of doing things. And if you live alone, you've no doubt had work interactions that have brought people into your life and built up daily routines.

What does retirement mean to you? What does it mean to your partner? Retirement can bring big change to your life and take some adjusting to. It's important to discuss retirement options thoroughly with your partner if you have one, to ensure expectations on both sides are met. For example, you might be looking forward to playing golf most days or taking up a new hobby, whereas your partner is looking forward to spending much more time together with you and is perhaps contemplating you seeing the world together. Listen to each other's opinions and make room for each other's ideas. A little compromise from both of you is likely to go a long way. In many ways, the beginning of retirement is much like the beginning of a partnership as you will be learning to live together all over again.

If you live alone, you might want to investigate options to get you out and about meeting with other people. Some of your friends may be retired or semi-retired too, but if others are at work, you may choose to seek out some new friendships.

Friends are a valuable resource in retirement. Maintain friendships and develop new ones by perhaps taking up a hobby or joining some type of club. As well as making friends for yourself, you may also wish to develop friendships with other couples if you have a partner.

what's next for me?

If it is your intention to spend more time with your family, you might want to set your own agenda before you are asked. If you want to watch the grandchildren whilst your own children go to work, that's fine. You will help your children, and both you and the grandchildren will build some incredible memories together but remember that this isn't your job unless you choose to make it that. Make sure you are getting what you need out of your retirement. Remember that you can politely say "No" to being the unpaid Babysitter. This is your time to enjoy all the things that you've been saying you will get involved in during your retirement.

You've probably heard of the phrase "use it or lose it". This applies to body and mind. Try and keep yourself active. If you find an activity that not only does you good but is also something which you enjoy you are far more likely to keep doing it. Think about the sorts of activities that you enjoy – maybe these include activities such as going to the gym, walking, jogging, golfing, dancing, which are good for the heart, muscles, blood pressure and bones. You might choose to do some activities together with your partner and some on your own, so you still maintain your own space and a level of independence.

Give consideration to how you will keep the brain active. You might want to learn something new. Perhaps - take up a course at your local University or night school. Other activities include:

- reading regularly
- keeping up to date with current affairs by watching the news, reading a newspaper or via the Internet
- completing a crossword or other mental puzzles to keep you mentally active and alert
- or if you have the appropriate skills and experience, seek out a non-executive Director or advisory role to keep you busy

Have a think about the things you always said that you wanted to do if you just had the time. Things like learning to play a musical instrument, learning a new language, starting a creative project such as painting, creative writing or learning to knit. Why not, start out with just one hobby, learn about it and take some classes or read books on it and research it on the Internet.

Another option is to undertake some voluntary work. You've undoubtedly spent a large chunk of your life collecting valuable information, life experience, wisdom, education and common sense. Find out about volunteering opportunities – the options are enormous. Is there a particular charity that is close to your heart, do you want to work with and mentor young people? Their excitement and energy will rub off on you. Where might you like to make a difference? You can check out opportunities on the Internet or ask around in your local community.

How about decluttering? Why not take the opportunity to get rid of the stuff you no longer have a need for, such as old clothes and items you may not use anymore. Effectively, you are making a fresh start and so why not let your home reflect this.

If you haven't already done so, make a will. You may not have had the opportunity to put your affairs in order previously. But making a will provides you and your family with peace of mind for the future.

And finally, embrace this new part of your life and enjoy all the opportunities it offers.

What's important - managing your career

1. Introduction

- Have you taken time to consider your career and whether it matches your expectations?
- What do you really want from a job and is your current role meeting these needs?
- It is important to regularly review your career expectations and needs
- People make career changes all the time. You can too if you wish to

what's next for me?

2. Taking control

- Remember your career is your career and it is you that holds responsibility for it
- Take control and stay in the driving seat.
- There are many career options to consider. Why not take some time out to review your career and whether it is where you want it to be. If so, great! If not, take time to analyse where you may wish to make changes

3. Personal values

- Your personal values are important when making career choices
- If your values are being met in the workplace, you are more likely to feel connected and in tune with the Company
- If your values are not being met in the workplace, this can lead to a disconnected feeling and potential discord
- You spend a lot of time at work. It is important to consider factors that are significant to you and if possible to find a job that is satisfying, enjoyable and rewarding

4. Career options

- Whatever stage of your career you are at, it is not impossible to make career changes if you choose to do so
- Think not only about what you are qualified, skilled and experienced to do, but also what you love to do. Can you incorporate this element into your working life if it is not there already?
- What transferable skills do you have? Can you use what you already have in a different job or a different industry?
- Find out about the jobs you are interested in. Talk and listen to others about their careers and what's involved
- Carry out a SWOT Analysis to identify your own strengths and weaknesses and to consider opportunities available and potential hindrances to your career

5. Lateral moves & career progression

- If you are keen to make a lateral move or gain a promotion at work, ensure that your organisation knows that this is the case
- Find out if there is an official company process to help with lateral moves and progression
- Find out from others what the job role you are interested in involves
- Once you know more, identify skills, experience and competency gaps and find out what you can do to fill these gaps
- Remain open to opportunities and keep in the communication loop

6. Retraining

- Many people decide part way through their careers that they want to do something different.
- You may decide to retrain in a completely new area or build upon skills that you already have
- Review the job market in the area which you are considering retraining into. You want to know that once you have completed your training, that you can get a job
- If you have plans to retrain, look online to review retraining options and whether this is at a local college or university or whether it is something you can do as part of an e-learning course in your own time.
- Decide how you wish to retrain. Do you want to complete something quickly and put your efforts into it full-time or can you fit it into your life on a part-time basis while still remaining employed? Check out your options

7. Voluntary work

- Voluntary work can be undertaken during a term of unemployment or something that you choose to fit in with your working life
- It can provide you with the opportunity to do something completely different or to use your current skills and experience in a beneficial way

what's next for me?

- It provides an opportunity to make a difference and can be a satisfying and rewarding experience
- You may choose to help an organisation close to your heart or local to your neighbourhood or alternatively there are opportunities to work abroad
- Remember though to include any voluntary experience on your CV

8. Working for yourself

- There are many forms of self-employment. Check out which is the best option for you
- Working for yourself can be hugely rewarding but also there are downsides to consider too. Make sure that you take appropriate advice and guidance before embarking upon this route
- In the early stages, you are likely to become a “Jack of all Trades”, unless you have the budget to employ others to help you
- You will need to network in order to build your connections

9. Retiring

- Always take independent advice in relation to your decisions regarding retirement
- Review your financial situation and again take advice on the choices ahead
- Take some time out to consider what retirement means to you and your partner if you have one. What does the future look like and what do you want to achieve?
- Look into Retirement courses to see if these might be helpful to you

Your Career Questionnaire

1. Are you happy with your choice of career? What elements do you enjoy about the role? If you are not content with your career, what is it that is frustrating you about the position?

2. Are your personal values being met through your work? If so in what way? If not, what values are not being met?

3. What aspects of your career have you most enjoyed and found most satisfying?

4. What aspects of your career have you least enjoyed and wish to avoid in the future?

5. What have been the highlights of your career and what are you most proud of and why?

6. What have been the low points in your career? What can you do to ensure that you avoid these aspects in a new career?

7. Do you want to continue in a similar post, in a similar industry or gain a promotion in a similar industry using your current skills and experience?

8. Do you want a different position in a similar industry or in a new industry?

9. Do you want to retrain to undertake an entirely new career? What career options are you interested in?

10. Do you want to start a business or consultancy of your own? If so, what would you like to do?

11. Have you considered whether you'd prefer to take interim roles, a fixed term contract or temporary positions to provide variety in your career or to gain some additional experience?

12. What hobbies or areas of interest do you have that you may wish to explore as a potential career?

13. Are there people in careers that you admire and what is it about these roles that you admire?

14. What did you want to do when you were growing up? Does this still interest you?

15. What would be your ideal job? Do you know what qualifications, skills and experience you would require to do this?

Personal Values Table

When considering your career it is important to consider your own personal values – the things that are important to you and that you care about. Use the table below to help you determine those that resonate. The list is not exhaustive and there are some spaces for you to add any values that are important to you which are not on the list. When you have made your choices, review your list again and identify the five which are the most important to you. Write your top five down somewhere that you can easily access them. When applying for jobs, you can then consider whether your personal values are likely to be met.

Accuracy	Ecological Awareness	Impact	Reason
Accomplishment	Effectiveness	Independence	Recognition
Achievement	Efficiency	Influencing	Reputation
Adventure	Eloquence	Innovation	Respect
Aggressiveness	Empathy	Inspiration	Responsibility
Ambition	Enjoyment	Integrity	Satisfaction
Authenticity	Enthusiasm	Involvement	Security
Authoritative	Ethical	Impact	Service
Beauty	Expertise	Justice	Significance
Belonging	Fairness	Kindness	Skillful
Boldness	Family	Leadership	Spiritual
Capability	Flexibility	Learning	Stability
Care	Freedom	Making a difference	Structure
Challenge	Friendliness	Meaningful work	Success
Collaboration	Fun	Openness	Support
Compassion	Generosity	Optimism	Teamwork
Competition	Growth	Partnership	Traditional
Confidence	Guidance	Perfection	Trust
Connection	Happiness	Performance	Truth
Contribution	Health	Personal Development	Uniqueness
Co-operation	Helping Others	Persuasiveness	Variety
Determination	Helping Society	Playfulness	Vision
Direct	Honesty	Power	Vitality
Diversity	Humour	Professionalism	Wealth
Drive	Imagination	Quality Relationships	Winning

My top five personal values

<p>My top five values are:</p> <ol style="list-style-type: none">1.2.3.4.5.	<p>These are important to me because:</p> <ol style="list-style-type: none">1.2.3.4.5.
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Work Preferences Table

As well as clarifying your personal values, you may also wish to consider what components you consider essential or desirable in a job before embarking on your job search. You spend a lot of time at work, so it is a good idea to identify what's really important to you

In the table below, tick the components which you consider essential and desirable. You can then use your results to guide you when applying or considering job offers. You may also want to use your results as a basis for asking questions at interview, if the information has not already been offered to you.

Components		Essential	Desirable
Environment	<ul style="list-style-type: none"> • Work is close to home • Good physical conditions, e.g. nice offices, air conditioning, clean and hygienic environment. • Smart and modern environment • Traditional environment • Looks cared for <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Company Size	<ul style="list-style-type: none"> • I want to work for a large company • I want to work for a small company • I want to work for a medium sized company <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Hours	<ul style="list-style-type: none"> • Clearly defined hours • Some flexibility • Able to work from home • Shift work available • Night work available <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Financial	<ul style="list-style-type: none"> • Good salary • Comprehensive benefits package • Final salary pension scheme • Bonus system • Commission • Rewards individual performance <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Career Progression	<ul style="list-style-type: none"> • Promotion prospects • Prospects for job expansion <p>Anything else?</p> <ul style="list-style-type: none"> • • 		

what's next for me?

Appendix 4

<p>Learning Opportunities</p>	<ul style="list-style-type: none"> • Regular training available • Takes a serious approach to learning and development • Appraisal process in place • Supports personal learning <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
<p>Ethics</p>	<ul style="list-style-type: none"> • Legal and moral values and policies • “Green” Company • Provides assistance to the community • Supports charities <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
<p>Social</p>	<ul style="list-style-type: none"> • Working in teams • Activities outside of work • Fun working environment <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
<p>Atmosphere</p>	<ul style="list-style-type: none"> • Friendly and open • Team spirit • Collaborative <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
<p>Stability</p>	<ul style="list-style-type: none"> • Good reputation • Credible and solid foundations • Job security <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
<p>Leadership</p>	<ul style="list-style-type: none"> • Clear Direction • Visionary • Straightforward Communication • Honest and Fair <p>Anything else?</p> <ul style="list-style-type: none"> • • 		

what's next for me?

Appendix 4

Independence	<ul style="list-style-type: none"> • Autonomous/free decision making • Hand off approach to supervision and management • Empowered approach <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Creativity	<ul style="list-style-type: none"> • Scope to develop new ideas • Freedom to be creative <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Innovation	<ul style="list-style-type: none"> • Encourages innovation • Seeks innovators • Embraces change <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Variety	<ul style="list-style-type: none"> • Work is varied and interesting • May include travel <p>Anything else?</p> <ul style="list-style-type: none"> • • 		
Anything else?	<ul style="list-style-type: none"> • • 		
And anything else?	<ul style="list-style-type: none"> • • 		

Career Options Table

List a wide range of possible jobs or interests that you have, from the sensible safe options to your dream job. Once you have listed them, try this short evaluation exercise, ranking each of the options' sections from 0-5 (0 - being no relevant qualifications, skills, experience, etc. and 5 being the highest relevance). It is important to understand your career strengths and skills and where you might be able to utilise these in a different career. Remember to review your scoring on what options you have in the interest/passion section as well as what you are skilled and experienced in, after all, you spend a lot of time at work and so it should be enjoyable and rewarding to you. Finding a job you love and are passionate about which is meaningful to you, is a winning combination for both you and your employer.

If you are unsure, look at the example. Once you have completed this exercise, you should be able to identify a top 2-3 career options to focus on. However, a word of warning, do not always discount the high interest options, look at the Career Change Examples to see what others have done.

Options	Qualifications	Skills	Experience	Interest/Passion	Career Prospects	Total

SWOT Analysis Template

<p>Strengths Consider what you are good at:</p>	<p>Weaknesses Consider those areas where you feel less strong or where you know you need development:</p>
<p>Opportunities Consider the opportunities that are available to you:</p>	<p>Threats Consider those aspects which might get in the way of your career success:</p>

Career Change Examples

1. Bob M, had been the Production Manager of a manufacturing plant for the last 30 years. He had worked his way up the business and was 53 years of age when the business folded. He wrote a list of options ranging from the safest option - getting another production role to his wild card which had been an interest to him for many years - men's hairdressing. In completing the matrix, his score for the hairdressing option came out quite low and therefore, technically one could argue he should not have considered it. However, Bob felt that if he didn't pursue this now and retrain, he would never do it and would regret it. He had paid off his mortgage long ago, his children had grown up, his wife had a good job and he had a nice lump sum from his redundancy.

Bob took the decision to retrain and carried out his training over the next two years. He then invested in a small shop in his local high street. He now owns 4 barber shops in the county, with 12 staff and is semi-retired.

Bob said that this was a great decision for him as it had always been something he wanted to pursue and he felt confident that he would be able to make a success of it. He did add that he was lucky that his personal circumstances and the support of his family enabled him to follow his dream.

2. Andrew was made redundant from his job as a Call Centre Operative when the Company took the decision to move the facility overseas. As an avid fitness fan, he decided to look into becoming a Personal Trainer and managed to get some funding to retrain from the Job Centre.

Once he had undertaken some of the basic training, he successfully applied for and was successful in getting a job at the local leisure centre and he continued to take various qualifications. His new employer helped him financially with some of the training to enhance his skills in Fitness Management. He still works at the leisure centre and in addition has his own Personal training business and is building up a good customer base.

3. Sue was a successful Marketing Brand Manager for a healthcare company and had built up her career over many years. However, she wanted to do something entirely different and so undertook evening classes to become a qualified beautician. Although it took her longer to undertake the training, it did mean that she did not have to give up her current full time job and she was still earning a salary.

She already had a brother who ran a successful hairdressing business and he had offered her the opportunity to run her business from his salon.

For Sue, the move was about having a better life balance; doing something new that she enjoyed; being able to work flexible hours; being nearer to home; and the ability to continue to develop her skills. She felt her previous role did not offer these opportunities.

Career Discussions – Tips for those receiving advice or feedback

Setting up the discussion:

Issue	
Driving the discussion	Put yourself in the driving seat. Think about who can help you address your career issues. Make sure you get the help you need by asking for it.
Involving the line manager	Try to develop a relationship with your boss such that they will actively support your career. If this is impossible, try to keep your boss informed.
The fit with appraisal	If you want to discuss career development in the appraisal, tell your appraiser beforehand. Ask for a follow-up to the appraisal meeting if there isn't enough time to discuss fully. Take advantage of other type of career support offered by your organisation.
Timing career discussions	If you are planning a job move, start discussing this well in advance.
Setting up a discussion	If you want to talk to someone, ask for an appointment and explain what you want to discuss. Ask for at least half an hour.
Preparation	Prepare by thinking about your situation and skills, and how these fit with the business. Think about what you want to discuss and what you want from the meeting. Set your objectives for the meeting ahead.

Establishing trust:

Issue	
Sharing the agenda	Share your agenda with the person providing support
Being open and honest	Go into the discussion in an open frame of mind. Listen carefully to the information and advice offered and try not to be defensive. The more you can disclose, the more you are likely to get out of the discussion.
Balancing individual and business needs	If you want to discuss career development in the appraisal, tell your appraiser beforehand. Ask for a follow-up to the appraisal meeting if there isn't enough time to discuss fully. Take advantage of other type of career support offered by your organisation.

Sharing information:

Issue	
Using a framework	Listen for the frameworks the person supporting you uses. They may be helpful in the future as well as in the discussion.
Sharing experiences	The career experiences being shared by the person offering support may provide useful insights, but you don't have to behave just like them.
Challenging	Be ready to have your ideas challenged. Discuss areas of disagreement.
Identifying career opportunities	Try to broaden your understanding of the kinds of work open to you and how the changing business or economic environment is affecting these.
Pros and cons	If you have some career options in mind, seek views on the pros and cons.
Work-life issues	Think about what you want in your work and how it fits into your life. Be prepared to discuss broader personal issues if you wish. But if the discussion gets too personal for your comfort, say so.

Agreeing action:

Issue	
Next steps	Make sure you come away with a clear view of what to do next. Ask if you can come back if you need to.
Confidentiality	Agree what information should remain confidential. If information needs to be shared with others, clarify who will do this, how and when.
Clear actions	Try and leave with concrete things to do. Check out with which actions you are taking responsibility for, and what the other person is agreeing to do on your behalf. Thank the person for their time and help. Consider keeping them informed of your progress.

Career Discussions – Effective/Ineffective Behaviour Checklist

Effective behaviours for those receiving career advice ✓	
Be proactive in seeking out people to talk to	
Prepare by thinking about yourself and options	
Be willing to engage in self-disclosure	
Be open-minded and able to look at yourself	
Start to talk well before a job move and be flexible on timing and tactics of moves	
Think about your career as a business proposition	
Take ownership and follow up	
Fully participate in the session	

Ineffective behaviours for those receiving career advice X	
Wait for help to come to you rather than going out to find it	
Fail to prepare for the discussion fully	
Reject advice or feedback out of hand, fail to listen attentively, or get aggressive or defensive	
Appear interested only in yourself and not in the organisation or other people	
Fail to follow up on next steps and actions	

Are You Ready?

Not everyone is suited to self-employment and you may like to start by asking why, if self-employment appeals so much to you, why have you not taken such a step earlier in your career? Maybe you lacked confidence, financial resources or skills, or your family needs limit the risks you can afford to take. If so, you need to be certain and feel confident that the right conditions and the right personal features are now present.

Ask yourself whether you feel you have most of the following qualities and tick those you possess:

Qualities		
Commitment	Stamina	Good health
Financial awareness	Self discipline	Customer focus
Leadership ability	Self motivation	Flexibility
Networking skills	Confidence	Good personal support
Financial resources	Selling skills	Marketing skills
Innovation	Resilience to set backs	Independence
Patience	Enthusiasm	Ability to deliver on time

If you lack many of the above qualities then you may want to have a long hard think about whether self-employment is for you.

When you have made an assessment of yourself, why not ask a member of the family or a well-trusted business colleague to complete the same exercise about you and compare results.

Welcome their feedback. It could provide you with some important insights.

Networking Questionnaire

Networking is an important part of your career, whether you are self-employed, looking for a new role or you are keen to get ahead in your current role. Your networking group can be a great source of support and advice as well as most crucially a potential avenue of work. Recommendation is the least expensive and most effective form of marketing. Take some time out to answer the questions about your network once and how you can best utilise your contacts.

1. Do you feel happy with your network? If not, why not and what can you do to alter the situation?

2. Are there any obvious gaps in your network? What can you do to enhance or expand your network?

3. What social/professional networking sites are you a part of? Are there any other avenues to pursue, such as LinkedIn or Twitter or networking meetings taking place locally that you could attend?

4. How do you intend to manage your online networking presence?

5. What do you want from your network?

6. How are you going to go about getting what you want?

7. What might you be able to do or provide for your contacts?

8. How can you strengthen your relationships with your contacts?

9. How frequently will you be in touch with your contacts?

10. If one of your contacts was on the telephone now, what things would you want to ensure were included in the conversation? What questions might you ask?

11. Write an example email to use as a template. What are the key messages you wish to portray?

12. How will you keep abreast of current news in your industry sector or profession?

13. How can you keep your skills and CPD up to date?

Your Network

Make a list of those people in your network who might be able to assist you in your job search. Think about friends as well as work colleagues and professional links.

Friends, neighbours	Work Colleagues such as Managers, team members, work peers
Close Family and relations	Relationships you have formed in the workplace, such as customers, clients, suppliers, people you have met at trade shows or conferences

Your Network

Professionals such as your Solicitor, Doctor, Dentist, members of Professional Institutes

Acquaintances – people you have connected with such as people you know at the squash club or golf club, people at evening classes or on volunteer schemes

LinkedIn and business networking sites

It is essential to have an online business presence and actively manage what people know about you and the impression they take away of your personal brand. But establishing an account on a networking site is only a first step and you must make use of this as a tool as well as ensuring that it is a credible advertisement for you.

There are an increasing number of networking sites such as Xing.com and 4networking.biz but the most popular by far, with over 11 million members, is LinkedIn. Setting up a profile is free and you should view this as an important sales tool. Many people have little information on the site but the more you let people know about you the more chance you have of appearing in searches looking for people with your experience or from your industry. It is also important to offer potential employers your contact details and an at-a-glance overview of your experience and potential.

It is essential that your CV and LinkedIn profile match and that you give an honest overview of your career. It is also useful to explain your current situation and aspirations and to expand upon the experience you have outlined in your CV.

Once you have signed up and completed your profile it is important to be active on the site. Join groups relevant to your areas of expertise or enthusiasm. Post messages and responses and build up your industry credibility among your International peers. Recommend colleagues and get recommended. Look like you take your job search and industry involvement as seriously as you have taken each step on your career. Regularly updating your profile, posting interesting links and being active in your field all keep you on the regular update list received by your network. They are a great way of saying "I'm still here, and building upon my experience".

LinkedIn is not just an online CV and profile, it is a place to connect and re-connect, to expand the reach of your job search and find new opportunities through your contacts and their networks. Plan your contacts and how you want to expand your network and dedicate time to making and building these connections.

Remember, this is just a tool to help you open doors and to make personal contact with the right people at the right time to find a new role. Simply updating your profile or making new contacts is not enough. Being active on LinkedIn is not a substitute for personal contact.

I won a new contract through networking with Dolly the Dog!

As a self employed consultant in my third year of operation, I had largely gained my custom through people I'd previously worked with and their referral. Word of mouth is hugely important in this type of business.

As part of my networking strategy, I took time out to make a list of people that I knew, friends, family and colleagues. This actually took quite some time when you start to add in activity groups such as the netball team I play for; a local committee I chair; and they always say not to discount anyone so I even included my mother!

Anyhow, for the past two years I have walked my dog, everyday in the park, since he was a small puppy. It's amazing how many fellow dog owners you meet each day and yet don't know their names only their dogs! Eventually, there are a selected few that you end up walking with and instead of calling them "Dido's mum or dad", you find out their names too. I had met a lovely lady in the park, Caroline who had a sweet little Scottie dog called Dolly. We met quite regularly and would walk around together getting to know one another and on the weekends her husband James would join her.

After several months of this, Caroline divulged that James had unfortunately been made redundant. I felt this was a shame and so I told her that I help people in this type of situation to try and get a new role. James said up front that he could not afford to pay me for my services but I said that on this occasion, it didn't matter and I offered to help him with his CV, job search and interview techniques.

I would see James from time to time and have a chat with him as we walked the dogs and I felt that this helped him a little. Anyway, not long after this, he secured a logistics role and part of his role was to relocate staff to the North of England. This was a small company which had grown substantially and now needed to move to bigger and more modern premises. About four weeks into his new role, I saw James on the weekend and asked how he was getting on. He said he was really enjoying the role and there was a lot to do and not much time to do it in, as the company wanted to move to the new facility as soon as possible.

James said that because they were a small business, they had no Human Resources support and were unfamiliar with the legal process that needed to be carried out when moving employees from one warehouse to another. He went onto say that he had spoken to the Managing Director about this and suggested that they get temporary HR support to help the move. James asked me if I was interested in doing this and I said I would be. The next week I received a call, met with the MD and we agreed terms for carrying out the HR part of the move over the next 3 months.

So the motto of this story is: "You never know who or what may be the catalyst for those next bits of work so don't discount anyone/anything!"

Top tips:

- Spend some time writing down a list of all the people you know, friends, family, colleagues, people you interact with via hobbies and activities. Let them know what you do; you never know when they may need your services.
- Now write on the list how you will communicate with each person. This isn't about hard selling your services, think of ways to introduce what you do in conversation or subtly communicate your work.
- Join LinkedIn and ensure your profile is up to date with all your information including your contact details.
- Keep your network up to date and let them know what you're doing

Retirement Planning Questionnaire

1. What are your retirement priorities? Where do you want to focus your attention?

2. What are you going to do with your time when you retire? How much additional time will you have? Write down some suggestions and activities for you to do as an individual and perhaps together with your partner.

3. What does retirement mean to you? And to your partner? Write down both your thoughts here and discuss.

4. What hobbies/interests do you have? What hobbies/interests does your partner have? Write these down and determine which you would like to continue either on your own or jointly. What can you afford to do?

5. What activities are you planning to maintain or enhance your fitness levels to keep a good level of health? Note down possible actions that you can do individually or together. Make sure it is something you enjoy. Remember, not all activities cost money, e.g. walking, jogging.

6. What social activities are you going to undertake as an individual or with your partner? Write down some possible options. Take some time to consider how you might maintain and develop new friendships.

7. How are you going to keep your brain active? Note down the possible options such as crosswords or puzzles, learning a new language or doing voluntary or charity work.

8. Do you have grandchildren and family commitments? Are you planning to look after your grandchildren? Consider what level of support you wish to offer other members of your family and how often.

9. Write a list of what you want to achieve in terms of household changes. Are you planning to move house and downsize? Take some time to discuss this with your partner and write down your views on where you would like to live and in what type of property. Do you wish to move closer to your family or to live in an area where all the amenities are close to hand? If you have more than one car, do you need this to be the case?

10. Is this a good opportunity to declutter your home and move on clothing or household items to a charity or sell them online? How might you begin this process?

11. Are all your affairs in order such as pension plans, life assurance, and medical plans? If your employer provided certain benefits which are no longer available, do you wish to make your own arrangements? Make a list below including contact details for yourself and for your next of kin.

12. Have you written a will and if so is it up to date? You might want to take the opportunity to update your affairs to give yourself and members of your family peace of mind.