

Before the Year *Turns*

*Make sense of this year,
and get your business ready for 2027*

— MORRIS MISEL

2026
INTO
2027



Start here

Who it's for

It's for anyone making decisions about next year, from a sole trader to a CEO.

It's a guide you think along with, so the choices you make rest on the year that's coming, not the one you've just had.

Use it the way that suits you

There's no right way through this guide. Pick the one that fits your week.

- **One chapter.** Open the chapter that matches what's on your mind. Each one stands on its own.
- **Twenty minutes.** Take one question and give it your full attention.
- **An hour.** The five steps below give you one page to show for it.
- **The full run.** All nine chapters, in four sittings.
- **With your team.** An hour, half a day, a day, or spread across a week.

The longer ways are spelt out in [Other ways in](#).

Pick a route. Inside a route, follow its order. Otherwise, do the chapters in any order.

Short on time? Start with the hour

One sitting, and you'll come away with your year on one page.

You'll need a pen, your calendar and a rough idea of this year's numbers. The numbers are only part of the groundwork. Most of this is looking ahead.

-
- 1 ☐ [Worksheet 1B](#), **the year in numbers**. Fill in just the "so far" and "by 31 December" columns. Guesses are fine. Just you, or a team inside a bigger organisation? Use the rows on [page 19](#). *10 minutes*.
 - 2 ☐ [Worksheet 2](#), **an ordinary day in late 2027**. Fill in the first four rows. *10 minutes*.
 - 3 ☐ [Worksheet 4A](#), **what you're carrying**. List up to ten jobs, meetings or projects that take your time, and sort them. Put at least one on your stop list, the list of things you'll stop doing. *15 minutes*.
 - 4 ☐ [Worksheet 9A](#), **your first steps**. Choose one stretch step (a bold one) and one safe step (an easy one). For each, write who does it, by when, and how you'll know it worked. *10 minutes*.
 - 5 ☐ [Worksheet 9B](#), **the one page**. Fill in the rows you can, and leave the rest. *10 minutes*.
-

Do them in this order.

Tick each one when it's done.

On the hour, skip any sheet a "You need" line asks for that you haven't done, and leave blank any box your step doesn't mention.

Two copies come with this guide: this one to read and print, and a fillable copy to type into. If you want the thinking behind a sheet, read its chapter as you go. The chapters are short.

What the one page looks like

Here’s Leah’s. She runs a made-up café you’ll meet all through the guide. Yours will be in your own words, and probably shorter.

 LEAH'S CAFÉ

her one page (Worksheet [9B](#)), shortened to the rows the hour fills in.

Where we're heading	Two shops that run well without me on the floor every day. Tom and Mai run them. I work on the menu and the catering, and I'm home for dinner.
Our numbers, and the one to watch	Sales ~\$905,000 so far, ~\$1.21 million by December. The one to watch: I keep ~64c from each dollar, and it's going down.
What we're stopping	The delivery app at the station, from 1 December. Ground coffee bags. Paper stamp cards, from 1 March.
Our first steps	Safe: Pat pulls six weeks of cash and card sales by 13 November, and I decide on card-only by 30 November. Stretch: Mai opens the station shop at 6 am with order-ahead by text, from 1 March. It's worked if 40 regulars are ordering ahead by the end of April.
What we're deliberately waiting on	The new coffee machine, until 30 June.
When we look again	29 January (a quick check), then 31 March (a proper look).

[See all of Leah's finished sheets](#)

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ALL THE WORKSHEETS

1A	You, and the year so far	15 min	◆	17
1B	The year in numbers	20 min	◆	18
2	An ordinary day in late 2027	25 min	◆	24
3	What's holding you back	15 min	◆	29
4A	What you're carrying forward	20 min	◆	34
4B	Money and effort	15 min		35
5	What's already arriving	20 min	◆	40
6A	Ripples: what one change sets off	20 min	◆	45
6B	Three possible years	15 min		46
7	Who decides	20 min	◆	51
8	One task, step by step	20 min	◆	57
9A	My immediate futures: my first steps	25 min	◆	62
9B	The one page	15 min	◆	63
Dates	A few dates for the 2027 diary	a read		95

◆ = a core worksheet: do this one. The others are optional, or a bonus.

LEAH'S FINISHED SHEETS

1A · 1B · 2 · 3 · 4A · 4B · 5 · 6A · 6B · 7 · 8 · 9A · 9B

Ripples: what one change sets off

🕒 20 minutes ✎ You need: one thing from 2026, one decision for 2027 ♦ Core

What it's for: following one change past its first ripple, to the second and third, where the surprises are.

🔗 Finished example: [Leah's Worksheet 6A, at the back](#)

	FROM 2026: _____ E.G. MILK PRICES GOING UP	COMING IN 2027: _____ E.G. THE CHAIN CAFÉ AT THE STATION
First ripple (direct, obvious)	e.g. We keep less from every coffee.	e.g. Commuters try the chain.
Second ripple (consequences of the consequences)	e.g. Some regulars go from two coffees a day to one.	e.g. Casuals lose hours and start looking around.
Third ripple (what becomes possible, or threatened)	e.g. One price for all milks.	e.g. Order-ahead by text for regulars.
Who gains? Who loses?	e.g. The supermarket gains. The casuals lose hours.	e.g. The landlord gains. Mai's team loses.
What's the signal it's already arriving?	e.g. Fewer takeaway cups since June.	e.g. Their job ads are out now.

THE REST OF IT

The full guide, *nine chapters and thirteen worksheets*

There's a worked example on every worksheet, and Leah's café finished from front to back, so you can see how someone else worked it through. At the back there's the one page to take to your team, and my read on the year ahead, in ripples.

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Me in the room

I run the guide as a workshop for your team, a half day, a full day or over several days, online or in person.

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Every Tuesday

I send a short note each week on what's coming, and it's free.

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