



Identifying Your Best Earned-Income Opportunities

The third in a series of workbooks
for nonprofit entrepreneurs

Prepared by: _____

Date: _____

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IDENTIFYING YOUR EARNED INCOME OPPORTUNITIES

- General Overview -

This workbook is designed to help you identify, rank, and select your best earned income opportunities¹. It is the third in a series of workbooks designed to help you determine if and how you should pursue earned-income development. The other workbooks include:

- Workbook 1: Exploring the Climate for Earned Income,
- Workbook 2: Taking Stock of Your Earned Income Assets,
- Workbook 4: Conducting a Community Assessment of Your Earned-income Opportunities, and
- Workbook 5: Creating Your Earned Income Action Plan.

In this workbook, you will identify opportunities from four different perspectives:

1. Customer Maximization - opportunities to sell more of your current products and services to your current customers (page 5),
2. Customer Development - opportunities to sell more of your current products and services to new customers (page 8),
3. Product Development - opportunities to sell new products and services to your current customers (page 10), and
4. Diversification - opportunities to sell new products and services to new customers (page 13).

Then, you will rate and rank all your opportunities using four criteria:

1. Alignment with your organization's vision, mission, priorities and values (page 18).
2. Capability - your organization's competence (ability to provide a quality product or service) and capacity (ability to provide a volume of product or service, should demand warrant) - page 18.
3. Market impact - the current and future size and urgency of the community need, and your organization's current and potential future competitive position (page 20)
4. Financial impact - the opportunities' potential to generate both earned income and philanthropic support (page 20)

With this analysis complete, you will be in a position to select those opportunities that you want to explore further, with additional research and/or immediate business development action (page 22).

If you have any questions or suggestions, please email Andy Horsnell at andy@authenticityconsulting.com and we will be happy to do what we can.

¹ In this workbook, we define earned income as money received (either from the user or a third party) in return for the provision of specific services or products. It includes (but is not limited to) user fees, contract revenues, product sales; it does not include donations and grants.

THE OPPORTUNITY MATRIX

		C	U	S	T	O	M	E	R	S
		CURRENT			NEW BUT RELATED			NEW, UNRELATED		
P R O D U C T S	C U R R E N T	"CUSTOMER MAXIMIZATION"			"CUSTOMER DEVELOPMENT"					
	R E L A T E D	"PRODUCT DEVELOPMENT"			"DIVERSIFICATION"					
	U N R E L A T E D									

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PRINCIPLES AND TERMS

Guiding Principle:

Focus on profitable opportunities - Given that the purpose of this workbook is to help you increase your organization's earned income, you are encouraged to focus on developing your most profitable products, services, and customers.

Terms:

Earned Income Assets - Those resources and capabilities that an organization can use to create and deliver profitable products and services, including:

- Organizational core competencies,
- Staff capabilities,
- Land, buildings, and facilities,
- Vehicles, equipment, and materials,
- Organizational reputation and brands, and
- Key organizational relationships.

For more information, see Workbook 2: "Taking Stock of Your Earned Income Assets", available at www.authenticityconsulting.com.

Earned Income Opportunity - Real opportunities have two fundamental components: a product or service that you can provide profitably **and** a customer who is willing and able to pay the price you need for that product or service.

Customer Share - An organization's share of one particular customer's total spending on a defined set of products or services.

Market Share - An organization's share of the total spending of all customers in a defined area on a defined set of products and/or services. For example, if all the residents of a small suburb spend a total of \$10 million a year on groceries, and your store's sales are \$1 million, then you would have a 10% market share.

Sales Leakage - Lost sales to current customers, caused when either the customer is buying from someone else, or when they simply are not buying at all.

Organizational Core Competencies - Those underlying, programmatic capabilities that enable you to provide quality products and services to your clients. Four guidelines for identifying core competencies include:

1. They generally support the delivery and production of a variety of services and products (thereby giving access to a variety of markets),
2. They always make a significant contribution to your clients' perception of your services and products (i.e. they impact something that your client cares about),

3. They are often difficult for your competition to imitate (because they are generally developed with a significant investment of time and resources), and
4. They tend to be relatively stable over time (i.e. you've likely had them for a while, and will continue to have them in the future).

For more information, see Workbook 2: "Taking Stock of Your Earned Income Assets", available at www.authenticityconsulting.com.

CUSTOMER MAXIMIZATION OPPORTUNITIES

Background

All too often, when we start brainstorming new opportunities, we overlook what is often our best source of ideas - our current products and customers. We assume, often mistakenly, that we're selling everything we currently have to offer to our current customers, when in fact we're missing a number of opportunities. These missed opportunities are called "sales leakage". And sales leakage is costly, when you consider that selling a current, profitable product that you can literally pull off the shelf to a customer who already knows and trusts you is almost always going to be easier, quicker, and more profitable than the alternative. With a customer maximization approach, then, the idea is to "spot the leaks" - identify opportunities to sell more of your current products and services to your current customers.

For example...

The Diversity Institute provides cultural competency services to health care providers. In the example below, it can be seen that not every hospital client is making use of every service the Institute has to offer.

How it is now...	Current Sales	Hospital A	Hospital B	Hospital C
	Resource materials	\$1,000	\$0	\$2,000
	Consultation	\$5,000	\$1,500	\$500
	Staff training	\$0	\$2,000	\$3,000
	Totals	\$6,000	\$3,500	\$5,500
		Grand total		\$15,000

This may be because each hospital has different needs, or it may be because of an inconsistent sales effort. If the latter is true, then three phone calls and a couple of presentations could result in...

Potential Sales	Hospital A	Hospital B	Hospital C
Resource materials	\$1,500	\$1,250	\$2,000
Consultation	\$5,000	\$1,500	\$1,500
Staff training	\$4,000	\$2,000	\$4,500
Totals	\$10,500	\$4,750	\$8,000
	Grand total		\$23,250

...How it could be -
an \$8,250 increase!

By focusing on increasing their "customer share" instead of "market share", the Institute could substantially increase their sales and earned income. Of course, this is not always the case. On the following pages is a list of the pro's and con's of this approach to identifying new earned income opportunities.

Pro's and Con's of the Customer Maximization Approach

Pro's	Con's
<p>This Approach May Have Potential for Your Organization if...</p> <ul style="list-style-type: none"> ▪ You have profitable products and services ▪ You suspect that there are missed sales opportunities with your current customers. <p>Opportunities identified using this approach can generally be acted upon more quickly and easily than opportunities requiring product or customer development.</p>	<p>This Approach May Have Limited Benefit for Your Organization if...</p> <ul style="list-style-type: none"> ▪ You do not currently have any profitable products that you can sell. ▪ You have already maximized your sales of your current products and services to your current customers. <p>Involves "going over the same ground" which may not uncover anything new.</p>

Helpful Resources:

- The [Taking Stock of Our Earned Income Assets](#) workbook will help you identify your organization's most profitable products and best customers. It's available at www.authenticityconsulting.com
- If you do identify new opportunities to sell current products to your current customers, then visit www.managementhelp.org/sales/sales.htm at the Free Management LibrarySM for **free** sales advice and resources.
- To help maximize your current customer relationships, see [The One to One Fieldbook : The Complete Toolkit for Implementing a 1 To 1 Marketing Program](#), by Don Peppers, Martha Rogers, and Bob Dorf, Bantam Books. ISBN 038549369X

CUSTOMER MAXIMIZATION OPPORTUNITIES WORKSHEET

Purpose: To help you identify opportunities to sell more of your current products and services to your current customers.

Instructions (numbered instructions correspond to numbered worksheet sections below):

1. List your most profitable products and services in the worksheet below². You should only list profitable products and services, given that this workbook's ultimate purpose is to help you increase your earned income.
2. List your best individual customers in the worksheet below. Again, because the purpose of this workbook is to help you increase your earned income, you should only list your best customers.
3. Where each product row intersects with each customer column, indicate with a "✓" where you feel there could be potential for increased sales, as in the example below.
4. When you're done identifying potential opportunities, see if you can spot any themes or groupings. For example, do one or two products (or one or two customers) seem to account for the most opportunities? Use your judgement to select the best opportunities or group of opportunities, and transfer these to the "Master Opportunities List" on page 15.

<div style="border: 1px solid black; display: inline-block; padding: 2px 5px; margin-bottom: 5px;">1</div> Our Current, Profitable Products and Services	C u s t o m e r A	<div style="border: 1px solid black; display: inline-block; padding: 2px 5px;">2</div> Our Current, Best Customers										
Product A	✓											<div style="border: 1px solid black; display: inline-block; padding: 2px 5px;">3</div>

² If you're not sure of your products' and services' profitability, then consult with your accountant or the Taking Stock of Our Earned Income Assets workbook, available at www.authenticityconsulting.com.

CUSTOMER DEVELOPMENT OPPORTUNITIES

Background

If you've exhausted all your new opportunities with your current customers, or if you just want to broaden your customer base, you may want to try a customer development approach to identifying opportunities. With this approach, you seek to identify new customers for your current most profitable products and services. This can be accomplished in two steps:

1. New customers who are the same as (or very similar to) your current customers. This is simply a matter of identifying all the other people or organizations that are like your current customers. For example, the Diversity Institute provides cultural competency services to three local hospitals. They could identify all the other hospitals and similar facilities that they are currently not servicing.

2. New customers who are different than your current customers, but who could benefit from your products or services. To continue the previous example, the Institute could identify other organizations that need to be culturally competent, like social service organizations, schools, government agencies, and corporations.

Pro's and Con's of The Customer Development Approach

Pro's	Con's
<p>This Approach May Have Potential for Your Organization if...</p> <ul style="list-style-type: none"> ▪ Regulations allow you to serve other customers ▪ You suspect that your products and/or services might appeal to a broader market than your current customers. <p>Opportunities identified using this approach can generally be acted upon more quickly and easily than opportunities requiring new product development.</p>	<p>This Approach May Have Limited Benefit for Your Organization if...</p> <ul style="list-style-type: none"> ▪ Regulations limit to whom you can sell. ▪ You do not have any profitable products or services. ▪ Your organization is at or near maximum capacity with its current products and services, and you are unable to secure necessary resources to expand. <p>Opportunities identified using this approach may require significant research, especially where the new opportunity involves a customer who is very different than your current customers.</p>

Helpful Resources

Should this approach lead you to a new opportunity that involves an unfamiliar customer, then you can learn about market research at:

www.managementhelp.org/mrktng/mk_rsrch/mk_rsrch.htm

on the Free Management LibrarySM.

CUSTOMER DEVELOPMENT OPPORTUNITIES WORKSHEET

Purpose: To help you identify opportunities to sell more of your current products and services to new customers.

Step 1: Identify new customers who are the same as (or very similar to) your current best customers:

a. List your current best customers	b. List any new customers (or groups of customers) who are the same as (or very similar to) your current best customers

Step 2: Identify new customers who are different than your current best customers, but who could benefit from our most profitable products and services

a. List your most profitable products and services	b. List the benefits these products and services provide	c. List any other people or organizations who might be willing & able to pay for these benefits

Step 3: Select your best opportunities and transfer them to the "Master Opportunities List" on page 15.

PRODUCT DEVELOPMENT OPPORTUNITIES

Background

If you've exhausted all your new customer opportunities, or if you just want to expand your product and service offering, you may want to try a product development approach to identifying opportunities. With this approach, you seek to identify new, profitable products and services for your best customers. This can be accomplished in two steps:

1. New products and services that are related to your current products and services. This is simply a matter of expanding your current product and service lines. For that reason, it's often called "Line Extension." For example, the Diversity Institute sells cultural profiles of the Somali and Russian communities who have recently immigrated to local health care providers. They could explore producing cultural profiles on the other immigrant communities who have recently immigrated - Hmong and Croatian. Or, they could look into expanding into other resources relating to the communities they currently have profiled - guidebooks, videos, and training.

2. New products and services that are not related to your current products and services. To continue the previous example, the Diversity Institute could explore all the other kinds of products and services that the health care providers they serve might need, that the Institute could reasonably and profitably produce. For example, they could look into other information and training needs their clients might have, that the Institute could serve.

Pro's and Con's of the Product Development Approach

Pro's	Con's
<p>This Approach May Have Potential for Your Organization if...</p> <ul style="list-style-type: none"> ▪ Regulations allow you to provide new products and services. ▪ Your organization is willing and able to expand its range of products and services. ▪ You suspect that you might be able to offer something new to your current customers. <p>Opportunities identified using this approach can benefit from your organization's relationship with and involvement of your current customers.</p>	<p>This Approach May Have Limited Benefit for Your Organization if...</p> <ul style="list-style-type: none"> ▪ Regulations limit what you can sell. ▪ You are otherwise limited in terms of what you can produce and sell. ▪ Your current customers offer little hope of wanting to buy different products and services from you. <p>Opportunities identified using this approach may require significant development, especially where the new opportunity involves a product or service that is very different than what you're currently offering.</p>

Helpful Resources

Introduction to product and service management:

www.managementhelp.org/prod_mng/prod_mng.htm

available on the Free Management LibrarySM.

For ideas about developing new product ideas, see The New Products Workshop, by Barry Feig, McGraw-Hill, Inc. ISBN 0-07-020351-2

PRODUCT DEVELOPMENT WORKSHEET

Purpose: To help you identify opportunities to sell new products and services to your current customers.

Step 1 (Line Extensions): Identify new products that are the same as (or very similar to) your current best products:

a. List your current best products and services	b. List any new products or services that are the same as (or very similar to) your current best products and services

Step 2 (New Product Development): Identify new products and/or services that are different than your current best products and services, but that still make use of your earned income assets (see glossary), and that your current customers would be willing and able to buy. (You should consider engaging a number of your best customers in this exercise, either through a personal interview or a focus group.)

a. List your best customers and think about their needs ³	b. List your key earned income assets (see glossary for details)	c. List any new ways you can use your earned income assets to meet the needs of your best customers (i.e. new products and services).

³ What else might they want or need? What have they asked for in the past? What are they asking for now? What challenges are they facing that you might be able to assist them with?

Of course, the best people to be identifying these kinds of opportunities are your current best customers. And, while personal interviews and focus groups can be productive one-time opportunity-identification efforts, the best long-term approach is to engage each of your best customers in an ongoing dialogue about their needs, and how you might serve them.

Step 3: Select your best opportunities and transfer them to the "Master Opportunities List" on page 15.

DIVERSIFICATION OPPORTUNITIES

Background

If you've exhausted all your customer maximization, market development, and product development opportunities, you may want to try a diversification approach to identifying opportunities. With this approach, you're looking to sell new products or services to new customers.

One easy and quick way to generate a large number of potential diversification opportunities is to simply try combining the new customers you identified in the customer development approach with the new product and services you identified in the product development approach. In the previous examples, the Diversity Institute identified the following:

New customers→	Other hospitals	Govern- ment agencies	Corpor- ations	Schools	Social Service Agencies
New products↓	?	?	?	?	?
"Croatian" cultural profiles	?	?	?	?	?
"Somali" cultural competency training	These "customer-product" combinations might yield some very interesting opportunities...				
"Russian" cultural guidebooks					

The nice thing about this approach to identifying diversification opportunities is that it makes efficient use of the work you've already done with the previous opportunity-identification approaches. Moreover, this approach frequently provokes entirely new and exciting ideas that have little to do with the customer-product combinations on the grid. For example, the Diversity Institute might be provoked to think about a whole new line of training for corporations.

Pro's and Con's of the Diversification Approach

Pro's	Con's
<p>This Approach May Have Potential for Your Organization if...</p> <ul style="list-style-type: none"> ▪ Regulations allow you to provide new products and services, and sell to other customers ▪ Your organization is willing and able to expand its range of products and services. ▪ Your organization is willing to expand into new markets. <p>Opportunities identified using this approach can help your organization move into entirely new, profitable areas of business.</p>	<p>This Approach May Have Limited Benefit for Your Organization if...</p> <ul style="list-style-type: none"> ▪ Regulations limit what you can sell, and to whom you can sell. ▪ You are otherwise limited in terms of what you can produce and sell, or to whom you can sell. ▪ Diversification can lead to lack of focus and spreading resources too thin - be careful! <p>Opportunities identified using this approach may require significant development - especially where the new opportunity involves a very different product or service being sold to a very new customer - that may lead nowhere.</p>

DIVERSIFICATION WORKSHEET

Instructions (numbered instructions correspond to numbered worksheet sections below):

1. List your new product and service ideas from the "Product Development" worksheet in section 1 below.
2. List your new customer ideas in section 2.
3. Where each product row intersects with each customer column, indicate with a "✓" where you feel there could be potential for sales and profit.
4. List any other ideas you get in the space at the bottom of the page.
5. When you're done identifying potential opportunities, see if you can spot any themes or groupings. For example, do one or two products (or one or two customers) seem to account for the most opportunities? Use your judgement to select the best opportunities or group of opportunities, and transfer these to the "Master Opportunities List" on page 15.

<div style="border: 1px solid black; display: inline-block; width: 30px; height: 30px; margin: 5px auto; text-align: center; line-height: 30px;">1</div> New, Potentially Profitable Products and Services	New Customers													
	2													
														3

4

MASTER OPPORTUNITIES LIST
(Copy additional sheets as necessary)

Sell: (product/service)	to: (customer)	Sell: (product/service)	to: (customer)
For example... Consulting services	Local hospitals		

When you're done listing your potential opportunities above, scan your list and see if any themes or grouping emerge. For example, can you group a number of products and services together around one common customer? Can you group a number of different customers around one common product or service? If so, name those groupings on the following page, and use them in the exercises that follow.

FINAL OPPORTUNITIES LIST

Products/Services	Customers	Products/Services	Customers

RATING AND RANKING YOUR OPPORTUNITIES

Background

Take a few moments to go back to the previous page and review all of your earned income opportunities. If you're like most who complete this workbook, you've got a pretty impressive list! One of the unexpected benefits of this process is the realization that you and your organization have an abundance of opportunities. Conversely, the unexpected challenge will be having to choose which opportunities you want to explore further, with additional research and/or immediate business development action. That's where the following worksheets will be useful. They will help you objectively and consistently rate and rank all your opportunities, to help you make the right choice.

On the first rating worksheet, you will assess your opportunities according to their fit with your organization, namely:

- Alignment with your organization's vision, mission, priorities and values.
- Capability - your organization's competence (ability to provide a quality product or service) and capacity (ability to provide a volume of product or service, should demand warrant).

On the second rating worksheet, you will assess your opportunities according to:

- Market impact - the current and future size and urgency of the community need, and your organization's current and potential future competitive position.
- Financial impact - the opportunities' potential to generate both earned income and philanthropic support.

Complete instructions follow.

Helpful Resources

Get the following worksheets as Microsoft Excel spreadsheets for free! Simply go to the Authenticity Consulting, LLC website at www.authenticityconsulting.com/XXXX and select "Download Opportunity Rating Worksheets." The Excel spreadsheets are programmed to do the (rather tedious) math for you - and are therefore highly recommended.

**Instructions for Opportunity Assessment Worksheet #1:
ASSESSING OPPORTUNITIES ACCORDING TO ORGANIZATIONAL FIT**

1. Select those potential opportunities from your Final Opportunities List that seem to show the most potential, and write them in the first column ("Opportunities") of Opportunity Assessment Worksheets 1, 2, and 3. (If the list of opportunities you want to assess is too long for the Opportunity Assessment Worksheets provided, please make and use extra copies.)

Rate your opportunities according to their alignment with your vision, mission, priorities, and values...

2. Review your vision, mission, priorities, and values⁴.
3. Using the scale provided, rate each opportunity according to its alignment with your organization's vision, mission, priorities, and values.
4. Calculate an average "Alignment" rating for each opportunity

Rate your opportunities according to your organization's capability to undertake each...

5. Review your organizational core competencies and capacities⁵.
6. Using the scale provided, rate each opportunity according to your organization's competence and capacity.
7. Calculate an average "Capability" rating for each opportunity.

Finally, transfer your average "alignment" and "capability" ratings for each opportunity to "Avg. rating" columns in Opportunity Assessment Worksheet 3, and carry on to Worksheet 2.

⁴ For more information about vision, mission, priorities and values, refer to Workbook One: "Exploring the Climate for Earned Income Development," available at www.authenticityconsulting.com, or visit www.managementhelp.org/plan_dec/str_plan/str_plan.htm

⁵ For more information about organizational competence and capacity, refer to Workbook Two: "Taking Stock of Our Earned Income Assets," available at www.authenticityconsulting.com

**Opportunity Assessment Worksheet #1:
ASSESSING YOUR OPPORTUNITIES ACCORDING TO ORGANIZATIONAL FIT**

Opportunities	Alignment 1=At odds 2=Little or none 3=Moderate 4=High					Capability 1=None 2=Low 3=Moderate 4=High			
	Vision	Mission	Priorities	Core Values	Avg. Alignment	Competence	Capacity		Avg. Capability

**Instructions for Opportunity Assessment Worksheet #2:
ASSESSING YOUR OPPORTUNITIES ACCORDING TO MARKET AND FINANCIAL IMPACT**

1. If you haven't already, write in the list of potential opportunities that you want to assess in the "Opportunities" column of Worksheet 2.

Rate your opportunities according to their potential impact on your market and community...

2. For "Market Size," write in a scale that will be appropriate for your organization. For example, if the number of customers for your opportunities could range from 0 to 10,000, your scale could look like: 1= 0 to 2500, 2=2501 to 5000, 3=5001 to 7500, and 4=7501 to 10,000. Getting the scale perfect is less important than using the same scale to rate all of your potential opportunities. This initial step of developing your own rating scale will ensure an appropriate, consistent rating of your opportunities. Once your scale is developed, use your judgement to rate each potential opportunity according to "Market Size."
3. Using the scale provided and your own judgement, rate each opportunity according to the severity of its customers' need.
4. Using the scale provided and your own good judgement, rate each opportunity according to how your organization would rank against the alternatives your customers have (i.e. your competition).
5. Calculate an average "Market Impact" rating for each opportunity

Rate your opportunities according to their potential financial impact for your organization...

6. Using the scale provided and your own good judgement, rate each opportunity according to its ability to secure charitable support⁶.
7. Using the scale provided and your own good judgement, rate each opportunity according to its relative profitability.
8. Calculate an average "Financial Impact" rating for each opportunity.

Finally, transfer your average "Market Impact" and "Financial Impact" ratings for each opportunity to "Avg. rating" columns in Opportunities Assessment Worksheet 3, and carry on to Worksheet 3.

⁶ This may seem like a heresy, given that this is an "Earned Income" workbook, but charitable dollars are a reality for nonprofits, and the author believes that they should be factored into the assessment process. You can, of course, by-pass this step if you want to assess your opportunities purely on their earned income potential.

**Opportunity Assessment Worksheet #2:
ASSESSING YOUR OPPORTUNITIES ACCORDING TO MARKET AND FINANCIAL IMPACT**

Opportunities	Market Impact								Financial Impact		
	Size of Market 1= fewer than _____ 2= _____ to _____ 3= _____ to _____ 4= more than _____		Severity of Need 1=Low/None 2=Moderate 3=High 4=Extreme		Competitive Position 1=Minor player 2=Average 3=Top three 4=Market leader		Average market rating		Fundraising potential 1=None 2=Low 3=Moderate 4=High	Earned income potential 1=None 2=Low 3=Moderate 4=High	Average financial rating
	Now	In 5 yrs	Now	In 5 yrs	Now	In 5 yrs					

Instructions for Worksheet #3: CALCULATING YOUR OPPORTUNITIES' OVERALL RATINGS

1. By now, you should have written your list of potential opportunities in the first column ("Opportunities") of Worksheet 3, and transferred your average ratings from Worksheets 1 and 2 to their respective columns on Worksheet 3. If you have not done this yet, please do so now.
2. Assign a percentage weighting for each of the four assessment criteria (alignment, capability, market impact, and financial impact). For example, if you felt that "alignment" was as important as the other three combined, it would get a 50% weighting, leaving the remaining 50% to be allocated to the remaining three. However you allocate your percentage weightings, make sure that they all add up to 100%. (If you feel that the four criteria are of equal importance, you can by-pass this step.)
3. Multiply the percentage weighting of each criterion by the corresponding average rating of each opportunity, and place this figure in the appropriate "Weighted rating" column. For example, if your first listed opportunity had an average "alignment" rating of 3, and you gave "alignment" a percentage weight of 33%, then that opportunity's weighted alignment rating would be $3 \times .33 = .99$, and this figure would be put in the box next to the average rating. (If you had assigned an equal weighting to each criterion, you can by-pass this step.)
4. Add up the four individual weighted ratings for each opportunity, and place this new figure in the "Overall weighted rating" column. (If you gave each criterion an equal weighting, all you have to do is calculate the overall average of each opportunity's four individual average ratings, and put this new figure in the "Overall weighted rating" column.)
5. Now, rank your list of opportunities according to their respective overall weighted ratings. You're almost done -- drum roll please...
6. Decide what you will now do with each opportunity, and write your decision in the "Conclusion/Next Action" column. In reality, this last step may take considerable discussion amongst your board and staff, and this is suggested. Possible conclusions include:
 - Let's move on this opportunity immediately - we know enough already, the risk is low, and the time is right! (See Workbook 5: "Creating Your Earned Income Action Plan," available from www.authenticityconsulting.com)
 - This opportunity looks good, but we need to do some research before we go ahead. (See Workbook 4: "Conducting a Community Assessment of Your Earned Income Opportunities," available from www.authenticityconsulting.com)
 - This opportunity isn't very strong, but still holds some promise - let's put it "on the back burner" for now.
 - This opportunity isn't - let's put it in the "recycle bin" and be glad we didn't rush ahead with it.

**Opportunity Assessment Worksheet #3:
CALCULATING YOUR OPPORTUNITIES' OVERALL RATINGS**

Opportunities	Alignment (___%)		Capability (___%)		Market (___%)		Financial (___%)		Overall Weighted Rating	Conclusion / Next Action
	Avg. rating	Weighted rating	Avg. rating	Weighted rating	Avg. rating	Weighted rating	Avg. rating	Weighted rating		