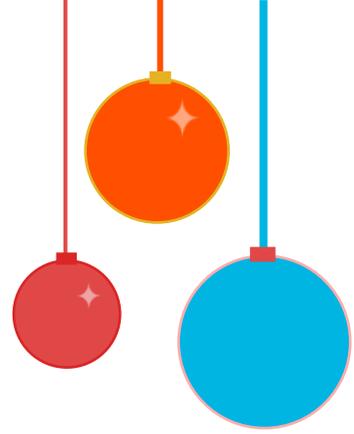


Once again, our
predictions for 2021
were off target!



PKF Bay of Islands
Chartered Accountants

PKF
Accountants &
Business Advisers

An independent firm in association with PKF International Limited

Happy ✨
Holidays
(finally!)



It's been 'accrual' world...

...nothing has gone to plan in 2021 so
let's redefine what success looks like!

For you

[hours, role, drawings, holidays]



For your business

[sales, cashflow, growth, business plan]

For your team

[culture, flexibility, salary
progression, perks]



**You may not feel like you've had much
success - so focus on what you can control.**

Are you one of the few who didn't purchase either a puppy, a jet ski, or an air fryer? Take that as a win!

Take a moment to review your year.

Document the positives.

Record improvement opportunities.

**Wherever there is
change, and wherever
there is uncertainty,
there is opportunity.**

- Mark Cuban



What success do you want in 2022?

1. Pick three definitions of success.
2. Write them on a piece of paper.
3. Describe the current roadblocks.
4. Brainstorm how you intend to overcome them.

Put your answers somewhere safe - for later.

TIME FREEDOM



HOW TO BOOST HAPPY BRAIN CHEMICALS

SEROTONIN

The Mood Stabiliser

- Sun exposure
- Mindfulness
- Nature walks



OXYTOCIN

The Love Hormone

- Socialise
- Physical touch
- Pet an animal



DOPAMINE

The Reward Chemical

- Food
- Achievement
- Sleep



ENDORPHIN

The Pain Killer

- Laugh
- Exercise
- Listen to music



Making time for these activities will pay off in your business and beyond.

Habit will sustain you whether you're inspired or not.

- Octavia Butler



If we're happier, we're more focused & productive.



When you're done doing what's good for you, here's 10 TV series to binge:

1. Ted Lasso
2. Mare of Easttown
3. The Flight Attendant
4. Sex Education
5. The Billion-dollar Code
6. The Undoing
7. Clickbait
8. Vigil
9. Maid
10. Squid Game



Or, check out these apps to keep your brain sharp.

1. Happify - overcome negative thoughts and life's challenges.
2. Duolingo - learn a new language.
3. Balance - meditate to improve sleep and reduce stress.
4. Lumosity - strengthening brain training games.
5. Ten Percent Happier - meditations, stories and inspiration.
6. TED - learn from world-class thinkers.
7. Fit Brains Trainer - improve memory and concentration.
8. Mnemonist - improve memorisation skills.
9. edX - expand your knowledge.
10. Words With Friends - play with others to build vocabulary.

Time you enjoy wasting is not wasted.

- John Lennon 





MIND FREEDOM

If 2021 was a cocktail
it would be a...

Salty Dog

INGREDIENTS

150ml grapefruit juice

45 ml vodka

Coarse sea salt

Ice

Sliced grapefruit to garnish



**You're not
drinking
alone if your
dog is home.**

1. Place salt on a small plate. Moisten the rim of the glass with a grapefruit slice and dip rim in salt!
2. Fill glass with ice.
3. Shake grapefruit juice and vodka until combined. Pour into glass and garnish with grapefruit slice.

FINANCIAL FREEDOM



- Step 1: Review your personal budget and identify areas to trim.
- Step 2: Determine how much you *really* need from your business.
- Step 3: Refine your processes to ensure you get paid faster.
- Step 4: Review and minimise expenses.
- Step 5: Make it through the year with less financial stress.

BUDGET: A mathematical confirmation of your suspicions.
- A.A. Latimer



Need help?

We have a free personal budget template & other resources that can help.

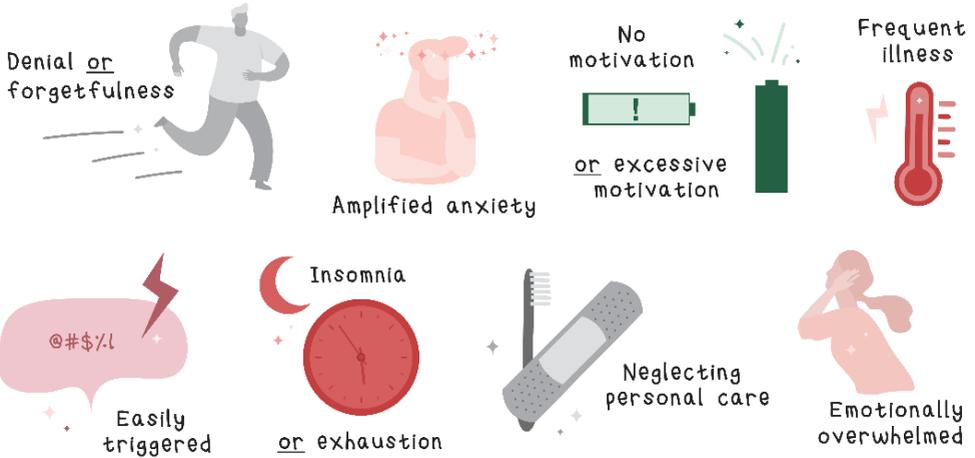
Revel in the joy achieved by spending money on things that make you happy.

Just know the point at which more of the thing doesn't make you any happier...

Do 5 pairs of new shoes make you happier than 2?

For some, spreading positivity and kindness in '21, has come at the expense of personal wellbeing.

Burn out can look like...



Reading (and addressing) the signs before you hit rock bottom can help you maintain financial freedom.

BURNOUT
HAPPENS WHEN
YOU AVOID BEING
HUMAN FOR TOO
LONG.

BURNOUT
HAPPENS WHEN
YOU AVOID BEING
HUMAN FOR TOO
LONG.



**HERE'S TO
2022!**

From us to you, stay safe, prioritise yourself, and have a deserved break!



PKF Bay of Islands
Chartered Accountants

PKF
Accountants &
Business Advisers

An independent firm in association with PKF International Limited

**No promises but
WE'RE FORECASTING
SUCCESS.**