WHOLE DECISION CARD · CORE EDITION

Six honest questions

For one decision that matters. Use it alone in ten minutes or with your board in an hour. Write the answers down: the writing is what lets you come back, check and improve.

THE DECISION _____ WHO DECIDES (ONE PERSON) _____ DATE _____

What

are we really deciding?

- What is the question behind the one on the table?
- What are the options, including doing nothing or doing less, and what else could this money do?
- What is enough here: what is essential, what is comfort, what is simply want?
- How does it sit with everything else we hold?
- Can it be undone, and how would we get out?

Why

does it matter, and to whom?

- What do we care about, and what are we willing to give up for it?
- What would success look like, in money and beyond, and for whom?
- What story will it tell to those who inherit it?

When

does it pay, when does it cost, and on whose clock?

- How long will it run, and when will we check back?
- Does it draw on anything that renews more slowly than that: soil, water, trust, skills, a community?
- Does it maintain the wealth it draws on, or mine it?

How

could it go wrong? How could it go well? How will we know?

- What are we assuming, and how sure are we?
- What happens if things around it fail at the same time?
- What would make us change course, or stop?
- What here is waste, and what is slack we will need?

Where

does it land: which places, which rivers, soils and creatures?

- What living systems does it depend on, and does it keep them within their limits?
- What does it lean on that has no voice in the room?

Who

decides, who is touched, and who is missing from the room?

- Who carries the cost, who gains (including us and our advisers), and whose consent does it need?
- Can we carry it out: people, skills, time, data?
- What else is still missing: people, places, facts?

Now look again, layer by layer: the living world · people, communities and culture · what we build and code · the money, markets and rules that coordinate it all. **What have we not yet seen?**

Which question did you want to skip? Go back to it. That is usually where the work is. **And what state are we deciding in?**

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The written expectation

Fill this in before the money or the effort moves. It is the page you come back to, so make it something you could check.

We decide to

Because
what we care about, in our own words

SYSTEMIC ROI, IN PLAIN WORDS

Risks
what could be lost

Opportunities
what could be renewed or newly made

Impacts
what it does to everything around it, over the years it runs

We expect
what, by when, including the financial return; in numbers where we can, in words where we cannot

We will know it is working if

We will change course, or stop, if

Check-back dates
at least one before the point of no return; and who, besides us, will check what happened?

At each check-back

Ask · Test · Decide · Act · Check · Improve · and round again

What happened, against what we expected?

What surprised us, or did nobody see coming?

What will we improve now?
the decision, our judgement, the way we decide; who will do it, and by when?

Who else should learn from this?
a team, a successor, others facing the same choice; how will it reach them?

This Core Edition holds what changes least: one honest look at who and what a decision touches, and one written expectation you go back to. In engagements, the Expanded Edition builds on it for your decision: the six questions asked across all seven capitals of Whole Wealth, with modelling, stress testing and skilled facilitation.

Bring us a decision that matters to you: Ask@WholeDecision.com · wholedecision.com

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