PRACTICAL SME PLANNING TOOL

90-Day Digital Action Plan



Clear decisions. Observable evidence. Practical actions.

- Record what matters
- Verify before approving
- Plan the next action

Welcome — Make the Next Decision

Use this practical guide to organize decisions about 90-day digital action plan and record evidence before approving actions.

WHY THIS GUIDE MATTERS

Small businesses need a visible baseline, a named decision owner and proof that important conditions are satisfied. Example entries are prompts only, not verified facts.

HOW RESOURCES CONNECT

Resource	Practical use
29	Review the previous decisions and signed evidence.
30	Capture the current decision, owner, evidence and approval.

IMPORTANT LIMIT

This is an independent SME planning aid. It does not replace professional, regulatory, legal, accounting, tax or security advice. Verify current UAE requirements and all supplier claims before reliance.

How to Use the Linked Tracker

Editable cells record your evidence. Calculated indicators are reminders, not independent approval.

Step	Worksheet	Action
01	Read Me	Read the limits and choose a review owner.
02	Checks	Replace illustrative starter checks with actual obligations.
03	Evidence	Attach dated proof and identify its custodian.
04	Risks	Record critical blockers, likelihood and mitigation.
05	Actions	Assign responsible people and due dates.
06	Costs	Add user-supplied AED estimates and actual costs.
07	Decisions	Record changes and decision authority.
08	Review	Review the eight chapter-level conditions.
09	Dashboard	Check open critical gates and other indicators.
10	Glossary	Confirm definitions, status choices and source notes.

DECISION RULE / A numerical indicator cannot override missing proof, critical risks or legal requirements.

CHAPTER 01

01

Goals & Baseline



Ask. Verify. Decide.

Goals & Baseline

Use these five questions to decide how to manage 90-day outcome and owner.

01 / QUESTION

What business decision requires reliable 90-day outcome and owner?

Evidence or next action: _____

02 / QUESTION

Who is accountable for defining and reviewing 90-day outcome and owner?

Evidence or next action: _____

03 / QUESTION

Which current evidence establishes the starting position for 90-day outcome and owner?

Evidence or next action: _____

04 / QUESTION

What is deliberately excluded from 90-day outcome and owner at this stage?

Evidence or next action: _____

05 / QUESTION

What measurable result would justify approving 90-day outcome and owner?

Evidence or next action: _____

Decision Worksheet — Goals & Baseline

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 02

02

Customer Needs



Ask. Verify. Decide.

Customer Needs

Use these five questions to decide how to manage days 1–30 discovery interviews.

06 / QUESTION

Which customer, team or supplier is most affected by Days 1–30 discovery interviews?

Evidence or next action: _____

07 / QUESTION

Who owns the data and operational authority for Days 1–30 discovery interviews?

Evidence or next action: _____

08 / QUESTION

Which dependencies must exist before Days 1–30 discovery interviews can be trusted?

Evidence or next action: _____

09 / QUESTION

What would a failed or incomplete Days 1–30 discovery interviews look like?

Evidence or next action: _____

10 / QUESTION

Who can independently confirm the evidence for Days 1–30 discovery interviews?

Evidence or next action: _____

Decision Worksheet — Customer Needs

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 03

03

Channels & Data



Ask. Verify. Decide.

Channels & Data

Use these five questions to decide how to manage digital quick wins.

11 / QUESTION

What source record or observation supports Digital quick wins?

Evidence or next action: _____

12 / QUESTION

How will evidence for Digital quick wins be dated and retained?

Evidence or next action: _____

13 / QUESTION

Which inputs are unknown or based on assumptions?

Evidence or next action: _____

14 / QUESTION

How will conflicting records or missing data be reconciled?

Evidence or next action: _____

15 / QUESTION

What test would make Digital quick wins demonstrably acceptable?

Evidence or next action: _____

Decision Worksheet — Channels & Data

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 04

04

Metrics & Targets



Ask. Verify. Decide.

Metrics & Targets

Use these five questions to decide how to manage days 31–60 implementation.

16 / QUESTION

What resource, budget or capacity is needed for Days 31–60 implementation?

Evidence or next action: _____

17 / QUESTION

Which direct and recurring costs belong to Days 31–60 implementation?

Evidence or next action: _____

18 / QUESTION

What is the fallback if Days 31–60 implementation exceeds available resources?

Evidence or next action: _____

19 / QUESTION

Who verifies estimates, commitments and approvals?

Evidence or next action: _____

20 / QUESTION

Which decision must be delayed pending cost evidence?

Evidence or next action: _____

Decision Worksheet — Metrics & Targets

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 05

05

Budget & Capacity



Ask. Verify. Decide.

Budget & Capacity

Use these five questions to decide how to manage budget and vendor commitments.

21 / QUESTION

Which failure scenario could stop Budget and vendor commitments from meeting its goal?

Evidence or next action: _____

22 / QUESTION

How severe could the business impact of that failure be?

Evidence or next action: _____

23 / QUESTION

What mitigation is assigned to a named owner?

Evidence or next action: _____

24 / QUESTION

What escalation threshold requires immediate review?

Evidence or next action: _____

25 / QUESTION

Which residual risk must be accepted in writing?

Evidence or next action: _____

Decision Worksheet — Budget & Capacity

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 06

06

Privacy & Risk



Ask. Verify. Decide.

Privacy & Risk

Use these five questions to decide how to manage days 61–90 training.

26 / QUESTION

What formal change may alter Days 61–90 training or its requirements?

Evidence or next action: _____

27 / QUESTION

How will change impacts on cost, time and controls be documented?

Evidence or next action: _____

28 / QUESTION

What evidence supports a requested exception?

Evidence or next action: _____

29 / QUESTION

Who approves an exception and records the rationale?

Evidence or next action: _____

30 / QUESTION

How will users and suppliers be informed of the decision?

Evidence or next action: _____

Decision Worksheet — Privacy & Risk

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 07

07

Experiments & Learning



Ask. Verify. Decide.

Experiments & Learning

Use these five questions to decide how to manage kpi review cadence.

31 / QUESTION

Which acceptance test must KPI review cadence pass?

Evidence or next action: _____

32 / QUESTION

What observed result counts as a failure, not a pass?

Evidence or next action: _____

33 / QUESTION

Which stakeholder reviews the results and evidence links?

Evidence or next action: _____

34 / QUESTION

What is the recurring review frequency for KPI review cadence?

Evidence or next action: _____

35 / QUESTION

What improvement will be prioritized after learning from the results?

Evidence or next action: _____

Decision Worksheet — Experiments & Learning

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 08

08

Decisions & Next Steps



Ask. Verify. Decide.

Decisions & Next Steps

Use these five questions to decide how to manage approval and next-quarter plan.

36 / QUESTION

What exact evidence must exist before sign-off of Approval and next-quarter plan?

Evidence or next action: _____

37 / QUESTION

Who holds final approval authority and backup responsibility?

Evidence or next action: _____

38 / QUESTION

Which unresolved issues prevent acceptance or launch?

Evidence or next action: _____

39 / QUESTION

Where are records, handover files and contacts stored?

Evidence or next action: _____

40 / QUESTION

What date and owner are assigned for the next decision review?

Evidence or next action: _____

Decision Worksheet — Decisions & Next Steps

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

DECISION SUMMARY / EVIDENCE FIRST

Eight-Part Evidence Review

Use this summary to challenge the strongest assumptions before approval.

Chapter	Critical focus	Evidence / decision
01	90-day outcome and owner	_____
02	Days 1–30 discovery interviews	_____
03	Digital quick wins	_____
04	Days 31–60 implementation	_____
05	Budget and vendor commitments	_____
06	Days 61–90 training	_____
07	KPI review cadence	_____
08	Approval and next-quarter plan	_____

REVIEW QUESTIONS

Which assumptions lack evidence? Which critical dependencies are unresolved? What could fail after sign-off? Who accepts each remaining risk?

DECISION CONTROL / SIGN-OFF

Scope, Exceptions and Final Decision

Do not treat examples as approved business obligations.

Decision item	Notes / evidence
Approved business outcome	_____ _____
Evidence-backed commitments	_____ _____
Explicitly excluded work	_____ _____
Cost and capacity boundaries	_____ _____
Unresolved critical risks	_____ _____
Named final decision owner	_____ _____

DECISION: [ ] APPROVED [ ] REVISE [ ] REJECTED | Owner _____ Date _____

IMPLEMENTATION / REVIEW GATES

Practical Review Plan & Acceptance Gates

Use conditional checkpoints, not unsupported delivery guarantees.

Stage	Expected proof	Owner / review
Baseline	Scope and owner recorded	_____
Evidence	Source records verified	_____
Decision	Exceptions reviewed	_____
Follow-up	Owner and review date assigned	_____

CRITICAL DEPENDENCIES

Question	Notes & evidence
Missing required source or approval	_____
Internal or external decision owner	_____
Next review date or contingency	_____

BUDGET / ESTIMATES NOT QUOTES

Resources, Costs and Trade-offs

Record user-supplied figures in AED. Never assume fixed UAE prices.

Cost item	Estimated AED	Evidence / source
Setup or implementation	_____	_____
Recurring subscriptions	_____	_____
Staff time and support	_____	_____
Training and quality checks	_____	_____
External professional review	_____	_____
Contingency reserve	_____	_____
Total estimate (manual check)	_____	_____

DECISION QUESTION

If 90-day digital action plan costs more or takes longer than expected, which noncritical tasks can be delayed without weakening essential outcomes?

QUALITY / EVIDENCE GATES

Acceptance, Review and Handover

Approval should depend on observable evidence and accountability.

Acceptance gate	Pass / review	Evidence / owner
Business result and scope confirmed	[ ] PASS [ ] REVIEW	_____
Critical checklist evidence attached	[ ] PASS [ ] REVIEW	_____
Open issues and assumptions reviewed	[ ] PASS [ ] REVIEW	_____
Risk owner and contingency recorded	[ ] PASS [ ] REVIEW	_____
Cost and capacity constraints reviewed	[ ] PASS [ ] REVIEW	_____
Records and access handed over	[ ] PASS [ ] REVIEW	_____
Business owner signs decision	[ ] PASS [ ] REVIEW	_____

IMPORTANT / This example checklist is not a certified regulatory or security audit.

ACTION PLAN / 30, 60, 90 DAYS

90-Day Decision and Improvement Plan

The periods are illustrative planning windows, not commitments.

Period	Focus	Evidence / action
Days 1–30	Establish the baseline	Interview owners, assemble source evidence
Days 31–60	Validate and prioritize	Test claims, compare costs, resolve blockers
Days 61–90	Approve and improve	Document sign-off, owners and next reviews

TOP THREE COMMITMENTS

Priority	Action / evidence	Owner / due
1	Resolve the highest-impact unanswered question	_____
2	Approve the smallest usable plan	_____
3	Schedule the next evidence-based review	_____

REFERENCES / VERIFY BEFORE RELIANCE

Methods, Source Checks and Interpretation

Resources and obligations may change. Confirm authoritative source documents.

UAE Government Portal

https://u.ae/en

UAE Federal Legislation Platform

https://uaelegislation.gov.ae/en

SME Compass Hub

https://smecompasshub.com

HOW TO INTERPRET THIS GUIDE

Checklists and sample workflows do not establish that a supplier, website, financial projection or government requirement has been verified. Use current source evidence and appropriate independent advisers.

NEXT STEP

Complete the Excel evidence tracker, review unresolved critical gates and obtain documented approval before acting.

PRACTICAL SME PLANNING TOOL

Decide clearly. Build confidently.



Keep evidence, review assumptions and approve consciously.