

business policies & procedures

business policies & procedures are essential components of any organization, serving as the foundational guidelines that govern how a business operates. These policies and procedures ensure consistency, compliance, and efficiency across various departments and functions. This article will delve into the significance of business policies and procedures, their key elements, how to create and implement them effectively, and the common challenges organizations face. By examining these areas, readers will gain a comprehensive understanding of how well-defined policies and procedures can enhance organizational performance and mitigate risks.

- Understanding Business Policies
- The Importance of Business Procedures
- Key Components of Effective Policies and Procedures
- Steps to Create Business Policies and Procedures
- Implementing and Communicating Policies
- Common Challenges in Policy and Procedure Management
- Conclusion
- FAQs

Understanding Business Policies

Business policies are formal guidelines that dictate the rules and regulations governing an organization's operations. They serve as a framework for decision-making and provide employees with a clear understanding of what is expected of them. Policies can cover a wide range of topics, including employee conduct, safety protocols, data security, and customer service standards.

Establishing business policies is crucial for several reasons. Firstly, they help ensure compliance with legal and regulatory requirements, reducing the risk of legal issues. Secondly, well-defined policies can enhance organizational efficiency by providing clear guidelines for employees to follow. Finally, they contribute to a positive workplace culture by promoting fairness and consistency in how employees are treated.

The Importance of Business Procedures

While policies provide the "what" and "why," procedures detail the "how." Business procedures are the step-by-step instructions that outline how to carry out specific tasks or processes. They are essential for achieving consistent results and maintaining quality in operations.

The significance of procedures can be summarized as follows:

- **Consistency:** Procedures ensure that tasks are performed uniformly, leading to predictable outcomes.
- **Training:** Clear procedures serve as training tools for new employees, facilitating quicker onboarding and reducing the learning curve.
- **Accountability:** Well-documented procedures establish accountability by specifying roles and responsibilities.
- **Risk Management:** Effective procedures can help identify potential risks and implement measures to mitigate them.

Key Components of Effective Policies and Procedures

For policies and procedures to be effective, they must contain specific components that ensure clarity and usability. Below are the key elements to consider when developing them:

Clarity and Simplicity

Policies and procedures should be written in clear and straightforward language. Avoid technical jargon that may confuse employees. The goal is to ensure that everyone understands the guidelines without ambiguity.

Scope and Applicability

Each policy or procedure should clearly define its scope, including who it applies to and under what

circumstances. This ensures that employees know when and how to apply the guidelines.

Roles and Responsibilities

It is essential to outline who is responsible for enforcing and following the policies and procedures. Clearly defined roles help prevent misunderstandings and promote accountability.

Review and Update Process

Business environments are constantly evolving, and so should policies and procedures. Establish a regular review process to ensure that they remain relevant and effective. This may include soliciting feedback from employees and making necessary adjustments.

Steps to Create Business Policies and Procedures

Creating effective business policies and procedures involves several systematic steps. The following outlines a structured approach to developing these crucial documents:

1. **Identify the Need:** Assess areas within the organization that require formal policies or procedures.
2. **Research Best Practices:** Look into industry standards and best practices to inform your policy development.
3. **Draft the Policy or Procedure:** Create a draft using clear language and the key components discussed earlier.
4. **Review and Revise:** Solicit feedback from stakeholders and revise the document accordingly.
5. **Authorize and Approve:** Obtain necessary approvals from management or the board before implementation.
6. **Communicate:** Share the finalized policies and procedures with all employees and provide necessary training.
7. **Monitor and Evaluate:** Continuously monitor the effectiveness of the policies and procedures and make adjustments as needed.

Implementing and Communicating Policies

Successful implementation of business policies and procedures requires effective communication strategies. It is vital to ensure that all employees are aware of the policies and understand their implications. Here are some strategies for effective communication:

- **Training Sessions:** Conduct training sessions to explain the policies and procedures in detail.
- **Employee Handbooks:** Include policies and procedures in employee handbooks for easy reference.
- **Regular Updates:** Provide updates when policies are revised or new procedures are introduced.
- **Open Feedback Channels:** Encourage employees to ask questions and provide feedback on policies and procedures.

Common Challenges in Policy and Procedure Management

While developing and implementing business policies and procedures is essential, organizations often face challenges in this process. Some common obstacles include:

Lack of Employee Buy-In

If employees do not understand the importance of policies and procedures, they may be resistant to following them. Engaging employees in the development process can foster a sense of ownership and commitment.

Rapid Changes in the Business Environment

Businesses operate in a dynamic environment, and policies may quickly become outdated. Organizations must be proactive in reviewing and updating their policies to remain relevant.

Compliance Difficulties

Ensuring compliance with local, state, and federal regulations can be complex. Organizations need to stay informed about legal changes and adapt their policies accordingly.

Conclusion

In summary, business policies and procedures are vital for establishing a structured, efficient, and compliant organizational framework. They guide employee behavior, ensure consistency in operations, and help mitigate risks. By understanding the key components of effective policies and procedures and following a systematic approach to their creation and implementation, organizations can significantly enhance their overall performance. As businesses face ongoing changes in the market and regulatory landscape, maintaining up-to-date and effective policies and procedures will remain crucial for success.

Q: What are the main differences between policies and procedures?

A: Policies are broad guidelines that outline the overall intentions and principles of an organization, while procedures provide specific, step-by-step instructions on how to implement those policies in daily operations.

Q: Why are business policies important?

A: Business policies are important because they establish a framework for decision-making, ensure compliance with laws and regulations, promote consistency, and help create a positive workplace culture.

Q: How often should business policies and procedures be reviewed?

A: Business policies and procedures should be reviewed regularly, at least annually or whenever there are significant changes in the organization or regulatory environment that may affect them.

Q: What challenges might organizations face when implementing new policies?

A: Organizations may face challenges such as resistance from employees, lack of clarity in communication, difficulties in ensuring compliance, and the need for training to ensure understanding and adherence to new policies.

Q: How can organizations encourage employee compliance with policies?

A: Organizations can encourage compliance by involving employees in the policy development process, providing clear communication about the policies, conducting training sessions, and fostering a culture of accountability.

Q: What role does training play in the implementation of business procedures?

A: Training plays a crucial role in the implementation of business procedures by ensuring that employees understand the procedures, know how to follow them, and recognize their importance in achieving organizational goals.

Q: Can policies and procedures be customized for different departments?

A: Yes, policies and procedures can and should be customized for different departments to address specific operational needs while ensuring alignment with the organization's overall goals and values.

Q: How can technology assist in managing business policies and procedures?

A: Technology can assist in managing business policies and procedures by providing platforms for documentation, facilitating training, enabling easy access to information, and offering tools for monitoring compliance and effectiveness.

Q: What should be included in a policy manual?

A: A policy manual should include an introduction, a table of contents, clear and concise policies organized by topic, procedures for implementation, a glossary of terms, and a section for revisions and updates.

Q: How can organizations measure the effectiveness of their policies and procedures?

A: Organizations can measure effectiveness through employee feedback, performance metrics, incident reports, compliance audits, and regular reviews to assess whether the policies and procedures are achieving their intended outcomes.

Business Policies Procedures

Find other PDF articles:

<http://www.speargrouppllc.com/gacor1-22/pdf?ID=ApI50-8914&title=phases-of-the-moon-for-kids.pdf>

business policies procedures: Best Practices in Policies and Procedures Stephen Butler Page, Stephen Page, 2002 Best practices book that focuses on the alignment of policies and procedures to the vision, strategy plan, and core processes of an organization. This book focuses on finding actual content for your policies and procedures.

business policies procedures: *Complete Company Policies and Procedures Manual* Cary Cohen, 1992

business policies procedures: Information Security Policies, Procedures, and Standards Thomas R. Peltier, 2016-04-19 By definition, information security exists to protect your organization's valuable information resources. But too often information security efforts are viewed as thwarting business objectives. An effective information security program preserves your information assets and helps you meet business objectives. Information Security Policies, Procedure

business policies procedures: Achieving 100% Compliance of Policies and Procedures Stephen Butler Page, 2000 Instructional policy and procedure book that focuses on improving and measuring processes, policies, and procedures through the use of five quality tools and a real-life case study.

business policies procedures: Information Security Policies and Procedures Thomas R. Peltier, 2004-06-11 Information Security Policies and Procedures: A Practitioner's Reference, Second Edition illustrates how policies and procedures support the efficient running of an organization. This book is divided into two parts, an overview of security policies and procedures, and an information security reference guide. This volume points out how securi

business policies procedures: Ethics for Massage Therapists Terrie Yardley-Nohr, 2007 This text gives instructors and students a structured format for teaching and learning ethics and standards of practice for massage therapy. Discussion topics include core industry standards of practice, laws, morals, rules, and regulations. It is an ideal textbook for ethics courses in massage therapy programs and prepares students for the ethics questions on the National Certification Exam. The book guides students through the process of putting ethical standards into practice, and explains what is expected of them in a professional setting. Role-playing exercises and example scenarios prepare students for situations and dilemmas that arise in practice.

business policies procedures: Business Policies and Procedures Sampler Chris Anderson, 2015-02-01 Book Description (formally called Annotation):If you need to develop policies and procedures for numerous areas of your business, then Business Policies and Procedures Sampler is an invaluable tool. This manual includes more than 100 procedures covering functional areas such as accounting, administration, customer service, computer and networks, disaster recovery, engineering, environmental, finance and credit, human resources, manufacturing, purchasing, sales and marketing, shipping, and security. No other product available today can assist you in developing policies and procedures in so many different areas of your organization. Creating a system of policies and procedures is much easier with templates and examples based on thoroughly researched best practices. Well written policies and procedures can increase consistency and productivity as well as improve performance by establishing clear guidelines and communicating organizational knowledge. With then Business Policies and Procedures Sampler you can easily create policies and procedures for your organization in a fraction of the time, and be confident because they were written by professionals and reviewed by experts in the field. There is no need to start from scratch... it's already done for you!

business policies procedures: Business Process Management John Jeston, Johan Nelis, 2014-01-21 This textbook provides organisational leadership with an understanding of business process management and its benefits to an organisation. It provides a practical framework, complete with a set of tools and techniques, to successfully implement business process management projects.

business policies procedures: PROCESS MANAGEMENT: Practical Guidelines to Successful Implementation T.S. MALIK, 2009-12 This book covers the broad space of process management in-depth. In this book the topic is viewed from different angles without becoming superficial. It provides a view on the essence of business process models and prepares the reader for new languages and standards that will emerge in the future. This book also covers architectures and methodologies, process modelling, process orchestration, process choreographics and properties of processes.

business policies procedures: Business Governance Handbook John W. Hendrikse, Leigh Hendrikse, 2004 The controversial issues of director liability and auditor independence are addressed with pragmatic solutions in this helpful guide to running a business. Vital strategies aimed at aligning the interests of shareholders, directors, and managers in the best interest of the company are included with tips for optimizing business earnings and cash flow to increase shareholder value. Nine universal governance principles drawn together from international codes of conduct such as the King II Code, the GRI sustainable reporting recommendations, and the Myburgh report demonstrate how to optimize shareholder value without compromising positive corporate and governance practice.

business policies procedures: The Power of Enterprise-wide Project Management Dennis Bolles, Darrel G. Hubbard, 2007 Executives in the most forward-thinking businesses are taking project management beyond specific projects in manufacturing, product development, and IT, and adopting its powerful methods company-wide. This book describes in detail the four key functions, also known as the Four Pillars of the EPMO House of Excellence, that are crucial to building an effective Enterprise Project Management Office (EPMO).

business policies procedures: Due Diligence and the Business Transaction Jeffrey W. Berkman, 2014-01-18 Due Diligence and the Business Transaction: Getting a Deal Done is a practical guide to due diligence for anyone buying or selling a privately held business or entering into a major agreement with another company. When you're buying a business, it's wise to conduct due diligence. That's the process of investigating and verifying the firm's finances, labor record, exposure to environmental issues, store of intellectual property, hard assets, ownership structure, and much more. If you don't, you may later stumble into serious, costly problems, or you may pay an inflated price for the business. This book not only shows you how to conduct such an examination and what to look for, but it will also help you uncover hidden issues that some sellers might not want you to know about. Conversely, this book shows smart business sellers how to conduct due diligence on their own firms to arrive at the right sales price, uncover issues that might scare off buyers or investors, solve lingering problems before a sale, and more. Done right, due diligence can help sellers ensure they sell the business for the best price and with the least risk. Due Diligence and the Business Transaction will help you understand when to conduct due diligence, whom to include, and how to spot the red flags that signal danger. In addition, you will learn: How to conduct due diligence when contemplating a joint venture, business loan, franchise opportunity, or manufacturing deal How to calibrate the correct scope and breadth of the due diligence investigation depending on your situation How the results of due diligence may and often will change the elements of the final deal How to draft due diligence documents so they protect your interests What successful deals look like Corporate attorney and due diligence expert Jeffrey W. Berkman interweaves critical action points, guidelines and procedural steps, case studies, and due diligence questionnaires, checklists, and documents. The veteran of many business deals, Berkman's advice will help you avoid business-crippling mistakes and make the best deal possible.

business policies procedures: Corporate Governance and Accountability Jill Solomon, 2007-03-16 Courses in corporate governance and corporate social responsibility are growing in

number at universities in many countries. This textbook covers corporate governance for the UK market.

business policies procedures: *Mobilization program. Proceedings of May 21, 23, 25, June 11, 12, 18-20, 25, 28, 29, July 16, 17, 26, 1951. 1060 p* United States. Congress. House. Committee on the Judiciary. Subcommittee on Monopoly Power, 1951

business policies procedures: Business Process Management Workshops Johann Eder, Schahram Dustdar, 2006-08-29 This book constitutes the refereed proceedings of 6 international workshops held in conjunction with the 4th International Conference on Business Process Management, BPM 2006, in Vienna, Austria in September 2006. The 40 revised full papers presented were carefully reviewed and selected from a total of 94 overall submissions to six international workshops.

business policies procedures: Federal Register , 2013-08

business policies procedures: Security Metrics Management Gerald L. Kovacich, Edward P. Haliboze, 2006 Provides guidance on measuring the costs, successes and failures of asset protection and security programs.

business policies procedures: Digital Forensics Processing and Procedures David Lilburn Watson, Andrew Jones, 2013-08-30 This is the first digital forensics book that covers the complete lifecycle of digital evidence and the chain of custody. This comprehensive handbook includes international procedures, best practices, compliance, and a companion web site with downloadable forms. Written by world-renowned digital forensics experts, this book is a must for any digital forensics lab. It provides anyone who handles digital evidence with a guide to proper procedure throughout the chain of custody--from incident response through analysis in the lab. - A step-by-step guide to designing, building and using a digital forensics lab - A comprehensive guide for all roles in a digital forensics laboratory - Based on international standards and certifications

business policies procedures: *Interpretations and Actions* United States. Office of the Comptroller of the Currency. Multinational Banking Division, 2002

business policies procedures: *Indigenous African Enterprise* Ogechi Adeola, 2020-12-14 This book examines an indigenous Africa-centric business model practised by the Igbos of south-eastern Nigeria for decades. The unique framework and rules of operation, collectively referred to as the Igbo-Traditional Business School (I-TBS) in this book, is underpinned by the 'Igba-boi' apprenticeship.

Related to business policies procedures

BUSINESS | **English meaning - Cambridge Dictionary** BUSINESS definition: 1. the activity of buying and selling goods and services; 2. a particular company that buys and. Learn more

BUSINESS (商) 商業 - **Cambridge Dictionary** BUSINESS 商業, 買賣, 商會, 商, 商會, 商會; 商業, 商業, 商

[illegible]

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services; 2. a particular company that buys and. Learn more

BUSINESS | **meaning - Cambridge Learner's Dictionary** BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

[illegible]

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS - Cambridge Dictionary BUSINESS 1. the activity of buying and selling goods and services; 2. a particular company that buys and

[illegible]

;;; , , , , ;;;; ;;;,

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS () - Cambridge Dictionary BUSINESS , , ; , , , , , ; ; ,

BUSINESS () - Cambridge Dictionary BUSINESS , , ; , , , , , ; ; ,

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: , , ; , , , ; ; ,

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS - Cambridge Dictionary BUSINESS1. the activity of buying and selling goods and services: 2. a particular company that buys and

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: , , ; , , , ; ; ,

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS () - Cambridge Dictionary BUSINESS , , ; , , , , , ; ; ,

BUSINESS () - Cambridge Dictionary BUSINESS , , ; , , , , , ; ; ,

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: , , ; , , , ; ; ,

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS - Cambridge Dictionary BUSINESS1. the activity of buying and selling goods and services: 2. a particular company that buys and

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: , , ; , , , ; ; ,

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS () - Cambridge Dictionary BUSINESS , , ; , , , , , ; ; ,

企业, 商业;商业:商业;商业, 商业, 企业

BUSINESS企业 (企业)商业 - Cambridge Dictionary BUSINESS商业, 商业, 商业, 商业;商业, 商业, 企业, 企业, 商业;商业:商业;商业, 商业, 企业

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more
BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 商业, 商业;商业:商业;商业, 商业

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS商业 - Cambridge Dictionary BUSINESS商业1. the activity of buying and selling goods and services: 2. a particular company that buys and商业

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 商业, 商业;商业:商业;商业, 商业

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS企业 (企业)商业 - Cambridge Dictionary BUSINESS商业, 商业, 商业, 商业;商业, 商业, 企业, 企业, 商业;商业:商业;商业, 商业, 企业

BUSINESS企业 (企业)商业 - Cambridge Dictionary BUSINESS商业, 商业, 商业, 商业;商业, 商业, 企业, 企业, 商业;商业:商业;商业, 商业, 企业

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more
BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 商业, 商业;商业:商业;商业, 商业

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS商业 - Cambridge Dictionary BUSINESS商业1. the activity of buying and selling goods and services: 2. a particular company that buys and商业

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 商业, 商业;商业:商业;商业, 商业

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS企业 (企业)商业 - Cambridge Dictionary BUSINESS商业, 商业, 商业, 商业;商业, 商业, 企业, 企业, 商业;商业:商业;商业, 商业, 企业

BUSINESS企业 (企业)商业 - Cambridge Dictionary BUSINESS商业, 商业, 商业, 商业;商业, 商业, 企业, 企业, 商业;商业:商业;商业, 商业, 企业

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more
BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

Preparing For 2025: The SMB Cybersecurity Gap (Forbes8mon) Expertise from Forbes Councils members, operated under license. Opinions expressed are those of the author. Large companies are no strangers to cyber insurance policies. In fact, 93% of companies with

Preparing For 2025: The SMB Cybersecurity Gap (Forbes8mon) Expertise from Forbes Councils members, operated under license. Opinions expressed are those of the author. Large companies are no strangers to cyber insurance policies. In fact, 93% of companies with

Why Your Business May Need to Change Its DEI Policies — Again (Hosted on MSN1mon) New federal guidelines to root out lingering DEI practices by government contractors are also a warning to private sector businesses. Businesses that have adapted their diversity, equity, and

Why Your Business May Need to Change Its DEI Policies — Again (Hosted on MSN1mon) New federal guidelines to root out lingering DEI practices by government contractors are also a warning to private sector businesses. Businesses that have adapted their diversity, equity, and

Back to Home: <http://www.speargroupllc.com>