2019

HOW TO DESIGN A WEBSITE THAT GROWS BRAND VALUE & BUILDS BRAND EQUITY



ERIK GAGNON
FOUNDING PARTNER
CHI RHO CONSULTING
@ChiRhoConsulting
JANUARY 3rd, 2019





EXECUTIVE SUMMARY

"Good design accelerates the adoption of new ideas."

---Yves Behar (Swiss designer, entrepreneur and an educator)

We've helped a good number of startup companies and non-profit organizations develop and implement long-term growth strategies over the years. Without question, one of biggest challenges we typically face when working with their leadership teams is convincing them to invest aggressively in their brands.

We've found that entrepreneurs and non-profit executives often place branding on the lower end of the priority scale because it's difficult for them to see the tangible benefits. Oftentimes, they assume that money



spent on branding diminishes their operational capacity. Such thinking tends to be a penny-wise but pound-foolish approach.

This is particularly true when it comes to web design. In today's world, your website is typically one of the first points of contact between your organization and your target audience. Strong web design often propels your organization to success. Conversely, poor web design can completely subvert your mission.

First impressions matter. Make a bad impression, and you'll likely lose potential conversions. Make a good one, and you'll typically gain new customers. More importantly, you'll potentially earn a customer for life if you make a great impression.

YOUR BRAND IS WHAT YOU STAND FOR IN THE MINDS OF THE PEOPLE YOU'RE TRYING TO REACH, INFLUENCE, AND MOVE TO ACTION.



In other words, effective web design is crucial to your mission. A high-quality website greatly increases the value of your brand in the minds of your target audience. Furthermore, wise investments in your digital assets ultimately build brand equity for your organization.

This white paper outlines 12 critical web design rules that will help your organization squeeze the most out of your website. Whether you're a design novice or seasoned professional, following these rules are a must if you want to create a compelling brand that sets you apart from your competition.



TABLE OF CONTENTS

RULE #1 – VISUAL DESIGN MATTERS	5
RULE #2 – GET TO KNOW SEO	7
RULE #3 – RESPONSIVE WEBSITES RANK BETTER	9
RULE #4 – YOUR NAVIGATION MENU MATTERS	. 11
RULE #5 – CAREFULLY CRAFT YOUR CONTENT HEADERS	. 13
RULE #6 – FORGET THE FOLD	. 16
RULE #7 – USE WHITE SPACE EFFECTIVELY	. 18
RULE #8 – INVEST TIME AND EFFORT IN SOCIAL MEDIA	. 20
RULE #9 – LEVERAGE AND GROW YOUR BRAND ASSETS	. 23
RULE #10 – FONT AND COLOR PALETTES REALLY MATTER	. 27
RULE #11 – MAINTAIN FRESH CONTENT	. 30
RULE #12 – UTILIZE HIGH-QUALITY GRAPHICS AND IMAGES	. 34
CONCLUSIONS	. 37
ADDITIONAL RESOURCES	. 40
ABOUT CHI RHO CONSULTING	41



RULE #1 - VISUAL DESIGN MATTERS

"If you think GOOD DESIGN is expensive, you should look at the cost of BAD DESIGN."

---DR. RALF SPETH (CEO – Jaguar Land Rover)

Visual branding transcends every aspect of a company's presence in the marketplace. Consequently, effective graphic design is crucial if you wish to generate interest and attention from your target audience. The look and feel of your website will often determine whether customers decide to interact or do business with you in just a few short seconds.



Effective design takes time, effort and a modicum of skill. That said, the effectiveness of your design will be evaluated instantly by your visitors. Their first impressions will likely determine if, when and how they decide to interact with your site, brand or business. A visually pleasing design scheme will create a favorable first impression and increase visitor engagement.



Here are the design elements that attract your visitor's attention first and foremost:

- > Your images and graphics (particularly if they're large or over-sized)
- Your logo and your branded elements
- > Your font and color schemes
- > Your main navigation menu
- Your text headlines
- Your website footer and contact information

Professional Tip

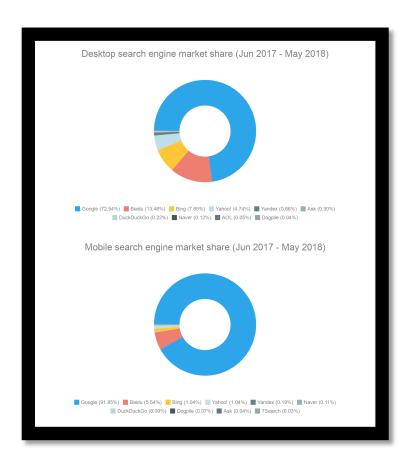
Effective visuals and a crisp, clean design add credibility and legitimacy to your website. Effective design also helps establish trust in your brand. This is especially important if you're trying to convert a sale or sway opinions. A visitor will associate the experience they have on your website with the experience they believe they're likely to have with you in real life.



RULE #2 – GET TO KNOW SEO

To make the most of your Internet real estate, you need to design and build a website that will be found on the major search engines (Google, Bing, DuckDuckGo, etc.).

The art and science of ranking in search is commonly known as Search Engine Optimization (SEO). An effective content strategy accounts for the search terms your target audience uses on a day-to-day basis. An effective strategy also incorporates customized content (e.g. videos, blog articles, podcasts, e-books, etc.) based on your audience's demands and preferences.





Successful SEO requires patience and attention to detail. An extensive knowledge of how search engines work is helpful, and it generally takes time and practice to achieve sustainable success. That said, you'll be off to a good start and probably gain an advantage over your competition once you get the basics down. After mastering the basics, you can always move on to advanced levels of SEO down the road.

Professional Tip

If you're just starting out with SEO, it's a good idea to begin simple. For example, concentrate on improving your site in each of the following five areas:

- The quantity and quality of inbound links to your website
- Fresh and regular keyword-rich content updates
- Optimized meta descriptions and title tags
- Creating an efficient and effective User Experience (UX)
- ➤ Mobile friendliness / mobile optimization



RULE #3 — RESPONSIVE WEBSITES RANK BETTER

Mobile search now accounts for over 60% of total search volume; and that figure is only expected to increase over the next few years.

Indeed, 80% of internet users own a smartphone, and <u>Google indicates</u> that "61% of users are unlikely to return to a mobile site they had trouble accessing and 40% visit a competitor's site instead." Therefore, the look, feel, form and function of your website on mobile devices is crucial to your long-term success.

Responsive Web Design describes advanced coding techniques that automatically resize, hide, shrink, or enlarge a website to make it look good on all devices. Today, every website should be responsive. If you don't have the time or budget develop a mobile application, then responsive web design is the preferred solution.





A responsive website is coded so that the site that "responds to" or automatically resizes based on the dimensions of the viewing device. For example, the look and feel of a site viewed on an over-sized desktop computer monitor, a laptop, or devices with small screens such as smartphones and tablets, is generally consistent across all devices.

The costs associate with Responsive Web Design vary depending on the complexity of your site. Websites that require advanced database or eCommerce capabilities cost much more to build than brochure sites & information portals. As a rule of thumb, customized sites with Responsive capabilities typically cost an additional 30% to 50% above the base build cost.

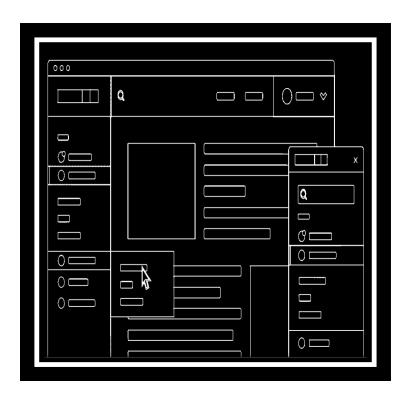
Professional Tip

If you have simple functional requirements (e.g. brochure sites or information portals), start with one of the major drag-and-drop website builders (e.g. <u>Weebly</u>, <u>Wix</u>, <u>Squarespace</u>, etc.). All of them now include responsive design templates as part of their standard product offerings.



RULE #4 – YOUR NAVIGATION MENU MATTERS

Intuitive navigation is a crucial component of effective website design. Your navigation menu is basically a map that displays the key places you want your visitors to explore. If your website's navigation menu isn't effective, visitors will overlook important content. Worse still, they may become frustrated and abandon your site altogether.



When examining the effectiveness of your website's navigation menu, it's important to ensure that it's clear, concise and relatively simple to use. Common characteristics of an effective navigation menu include:

- ➤ It's easy to find either across the top horizontally or on the left as a vertical sidebar
- ➤ It's consistent visitors will find your navigation menu in the same location on every page



- ➤ It's specific avoid overly generic phrases and buzzwords (use descriptive names instead)
- ➤ It's minimal streamline the number of navigation links (seven main menu items is now considered a best-practice maximum)
- ➤ It's a location marker it's best to provide visitors clues as to where they are after they navigate away from your home page (use a consistent highlight appearance throughout your site)

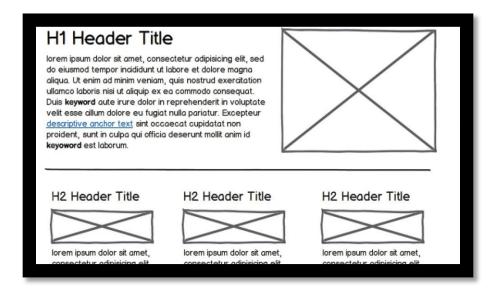
Professional Tip

You shouldn't forget to include a secondary navigation menu in your website footer. The bottom of your page isn't necessarily the end of your site and the space for your copyright notice. An effective footer also allows visitors dig deeper into your site. As an added benefit, the additional internal links positively influence your page search rankings.



RULE #5 – CAREFULLY CRAFT YOUR CONTENT HEADERS

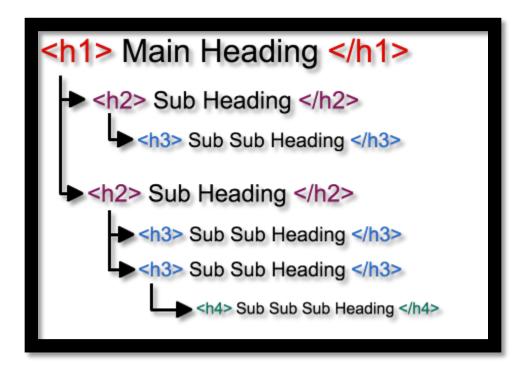
Header tags are a critical on-page SEO factor because search engines use them to categorize your site's content. Search engines prioritize the copy in your header tags above your text paragraph sections. The hierarchy begins with your h1 tag and moves down in importance to the h2, h3, etc. In other words, your header tags supplement the mission or purpose of your web pages.



If you effectively utilize and optimize your h1, h2 and h3 header tags, you can greatly improve your website's search rankings and thereby increase organic traffic. That said, designers all too often miss the mark when creating the header tags for their web pages.



It's important to structure your header tags appropriately. To truly be effective, it's important to include short-tail and long-tail keywords in your header tag content. When the search engines crawl your site, they read your header tags and recognize the keywords you've incorporated. They're factored in to the algorithms the search engines use to prioritize and rank your pages in their search results.



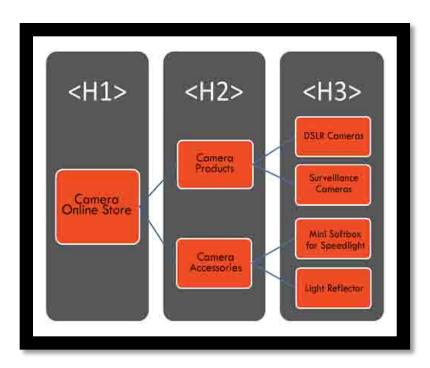
<u>Professional Tip</u>

Your h1 tag should contain keywords targeted toward your audience. Your keywords should relate directly to your page title as well as your body content. You should only use one h1 tag on each page as a general rule for structuring your header tags.

Your h2 tags are subheadings. They should contain keywords related to your h1 tag. Subsequently, your h3 tags are subheadings for your h2 tags, etc. In short, order your header tags in a hierarchy based on importance.



Also, ensure that your header tags are grammatically correct and coherent. Packing your header tags with keywords may in-fact hurt your search rankings. Google and Bing's algorithms are sophisticated – attempts to manipulate search rankings generally do more harm than good.





RULE #6 — FORGET THE FOLD

The term "Above the Fold" refers to the portion of a web page that's visible in a browser window when the page first loads. The remaining portion of the page that requires scrolling in order to view content is called the "Below the Fold" section.



Old design standards emphasized keeping as much relevant content above the fold as the space allowed for. That said, web design standards have changed in recent years and "Above the Fold" rules are mostly old news today.



Most visitors are comfortable scrolling a web page these days. Consequently, design emphasis has shifted toward optimizing aesthetics and styling in recent years. A longer home page is now acceptable and offers some strategic advantages as well.

Including 3-5 sections on your home page helps point visitors to key areas of your site. Sectional design also creates a more seamless user experience for your visitors, especially on your home page..

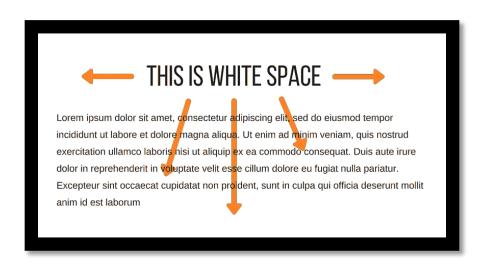
Tip: Here's a list of the key elements you should consider including in the sections of your home page:

- > An elevator pitch (brief about us)
- > Compelling value propositions
- ➤ An introductory video
- ➤ An overview of your products/services
- > A list of features and benefits
- > Leadership/key team members
- > Testimonials or press mentions
- > Case studies/success stories



RULE #7 – USE WHITE SPACE EFFECTIVELY

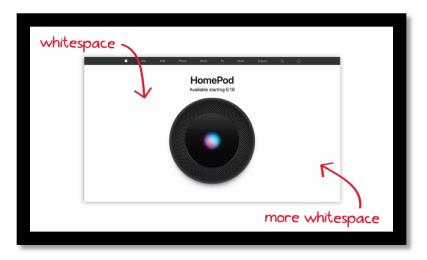
Believe it or not, white space is a critical design element. The term refers to the areas around your page elements that are empty and lack content or visual items.



White space improves readability and helps you compartmentalize your content. It also tends to decrease the apprehension level of new visitors. A page stuffed full of text and/or graphics with minimal white space generally appears busy or cluttered. This diminishes your user experience (UX) and typically leads to a high bounce rate.

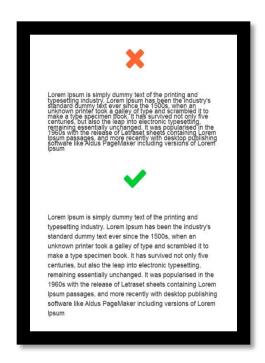
Incredibly, <u>nearly 90% of all purchase decisions</u> are made subconsciously. This means that your customers are driven by emotional processes, rather than intellectual ones. Comforting aesthetics, high-quality visual branding and a positive user experience tend to drive behavior trigger your desired calls-to-action.





Professional Tip

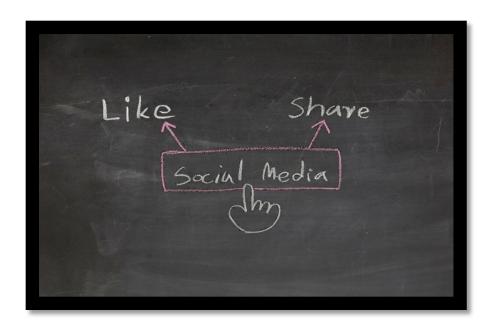
If your web page lacks white space, review the page and strip elements or content that aren't necessary to the purpose of the page. Make sure this content is properly grouped so users can easily distinguish correlations on the page. Also, ensure that your paragraphs spaced effectively and don't elicit a claustrophobic effect.





RULE #8 – INVEST TIME AND EFFORT IN SOCIAL MEDIA

Effective use of social media really drives website traffic. In fact, over 26% of all traffic <u>now comes from social media sites</u> vs. 35% from search. Given that 62% of people <u>list social media as a primary news source</u>, your organization can't afford to be silent on LinkedIn, Facebook, Twitter and other social media networks if you wish to stay relevant.



.

Besides being a valuable traffic and lead source, social media offers a unique opportunity to strengthen your brand's awareness and reach. While organic search and paid advertisements generate attention, social media tends to spark interest. For example, people can begin following you with a simple click of a button on most social media sites. This provides an opportunity to engage with an interested audience on a regular basis and likely generate additional revenues long-term.





If all this sounds new to you, then we suggest you begin by setting up branded social media accounts and then embed social sharing buttons on the key pages of your website. Social sharing buttons contain icons from your preferred social sites and allow your visitors to share your content directly on their social media feeds. In other words, engaged visitors amplify your brand within their social circles and ultimately drive new traffic to your website.

<u>Professional Tip</u>

Facebook, Twitter, Instagram and LinkedIn are social media juggernauts. However, they aren't the only players in the game. Indeed, the social media landscape has changed considerably in recent years and the industry is becoming more and more competitive. A plethora of new "free speech" social media startups offer unique opportunities to quickly make a name for



yourself. We suggest you check out up-and-coming players like <u>Gab</u>, <u>InfinitySN</u>, <u>Minds</u> and <u>Free Talk</u> which currently seem to be operating under the radar of most major brands.





RULE #9 – LEVERAGE AND GROW YOUR BRAND ASSETS

Your website is your public persona. It creates a lasting image of who you are. Therefore, carefully consider what you want your local, domestic and international communities to know about you, your product or your services.



We suggest you begin by profiling your target market. Customer profiling creates a portrait of your customers and helps you make design decisions. A thorough profiling exercise will segment your customer base and help you Identify groups of customers that share similar characteristics and goals.

Develop an identity for each group (a photo, a name, and a description, etc.) and embrace the identities. Create content tailored to your ideal segments using language and imagery relevant to their needs, aspirations and lifestyles. You'll realize substantially higher conversion rates if you relate to your ideal segments on their terms.



In other words, craft an image that your preferred customers will identify with & warm up to. Also, develop a voice that commands attention and respect from your target audience. Most importantly, manage your messaging across all your communications and create a seamless experience for your prospects and customers:

- ✓ Your history
- ✓ Your products & services
- ✓ Your culture
- ✓ Your news

Once you've identified your desired game plan, meticulously craft your image and effectively manage your message. Monitor the reception and adjust your communications strategy as necessary.

Remember that an effective website engages your audience but still conveys critical information in an obvious way. It also allows you tell your brand story in a memorable fashion. Consequently, your website should contain content and images that affirm your vision, mission and values with your target audience. In other words, the images and text you select should reflect the attitude and tone of your organization.

Therefore, consider the following as you define or re-evaluate your brand:

- Put your customer first. What's the primary purpose of your website? Typically, it's to drive sales or generally influence behavior. Ensure that all your content elements are crafted with your target audience in mind.
- 2. **Develop a "voice" for your organization that reflects your persona.** Ideally, your brand voice should be adopted into all your marketing communications materials. It should be applied to all your visual elements as well. Is your persona informal? Then, be conversational and fun. Is it upscale? Then be more formal.



- 3. **Create a logo.** Consistently use your logo in all your digital communications materials so your target market begins to associate the image with your mission, vision and values.
- 4. **Develop a tagline.** Write a clear and concise statement that captures the essence of your brand and seeds your vision in the minds of your target audience.
- 5. **Develop consistency.** Ensure that you're using the same color scheme, logo placement, look and feel throughout all your marketing communications materials.
- 6. **Be true to your brand persona.** It's all for naught if you don't deliver on your brand promises.

Professional Tip

Effective profiling is an on-going process. You want to stay a step ahead of your competitors, so maintain a consistent pulse on your market. If you've never profiled your customers before, begin by identifying common demographic characteristics like:

- > Age
- Marital status
- Education level
- Political values
- > Ethnicity
- > Location
- > Hobbies and interests
- Household income
- Religion





As you grow in sophistication, add additional information to your profiles (e.g. psychographics, purchase behavior, website activity, etc.) in order to drive more sophisticated segmentation.



RULE #10 – FONT AND COLOR PALETTES REALLY MATTER

One of the keys to effective web design is to remember that digital marketing is principally text communication. According to Ryan Shafer (Lead Digital Designer at MTV & VH1), "I encourage all budding web designers to embrace that the web is fundamentally about typography design."

The fundamental truths of type design have been proven out over the centuries. Consequently, there are some basic rules that all web designers should adhere to:

For Headlines

- Make your titles bold and easy to scan.
- Sans serif typefaces are ideal for headlines because of their starkness.
- > Sans serif fonts are also easier to read at larger font sizes than serif fonts.

For Body Text

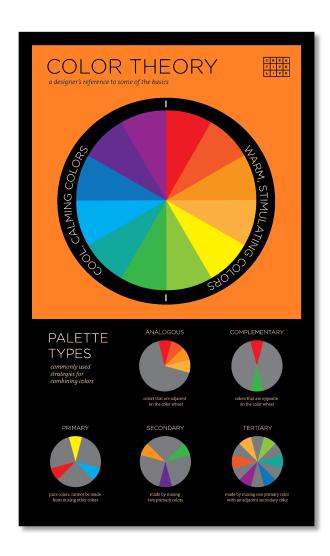
- Solve for maximum legibility.
- Larger font sizes work better. A 16px font should be the minimum you consider.
- ➤ Limit your line sizes. A good rule of thumb is to avoid lines of text greater than 80 characters long.

As far as your color palette is concerned, pick a single palette and strictly adhere to it. All your marketing communications materials should maintain



the same color palette. Consistency is extremely important – both within your website and across all your other marcom materials.

A three-color palette is a good rule of thumb. That said, adhere to basic best practices in color theory no matter what color scheme you choose for your brand.





Professional Tip

If you're a design novice, there are a number of free online tools and resources are available to point you in the right direction. For color palettes, we recommend <u>Adobe Creative Cloud's Color Wheel</u> and <u>Paletton</u>. For font type selection, check out: <u>Adobe Fonts</u>, <u>Wordmark</u> and <u>Type-Scale</u>.



RULE #11 – MAINTAIN FRESH CONTENT

The expression, "Content is King" is a widely-used these days in digital marketing circles. So, what exactly does it mean?

For starters, it refers to the fact that search engines place a premium on relevant new content. Indeed, the quality, relevancy and authority of your content is essential in determining your page's SERP rankings.

Simply updating or refreshing your pages on a regular basis doesn't make your site "fresh" and more likely to rank effectively within the search engines. Similarly, adding new pages just for the sake of increasing the size of your digital footprint won't necessarily boost your site on the freshness meter.

Google employs an algorithm known as "Query Deserves Freshness" (QDF) to rank and prioritize new content. QDF monitors search query activities and identifies trending topics that stand out from normal activity. When QDF is triggered, Google looks to see if there's any fresh content on the topic and then gives that content a boost in their search results.

In other words, if you have fresh content on a trending topic, you'll likely enjoy a ride at the top of the search results for a short period of time. Once the QDF boost wears off, your page generally shuffles back to its original position in the search results.



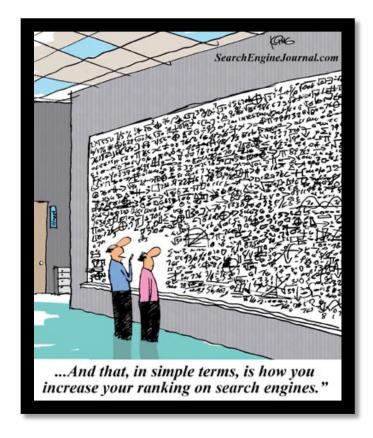


Newsworthiness drives QDF. Google monitors 3 main sources for <u>fresh</u> hot topics:

- ✓ Blogs and magazines
- ✓ News portals
- ✓ Search requests

QDF is typically triggered if all 3 sources show new activity. QDF ranks new content higher in search results if links/mentions + search requests are substantially greater than the average search volume on a given query topic. The authority / Subject Matter Expertise of the author and publication also carries weight in the QDF algorithm.





If you're a savvy and nimble organization, the QDF algorithm provides opportunities to generate a significant competitive advantage. You can quickly establish yourself as a thought leader in your category if you regularly create high-quality content in pulse with the hottest market trends.

High-quality content is the key to success. It's all about creating value for your audience. Relevant & authoritative long-form content that is well-written/well-scripted will drive your SERP results, increase time on your pages, reduce your bounce rate. Therefore, your content needs to answer pertinent questions and offer unique perspectives.

Conversely, thin content and/or stale content adversely affects your search rankings. Consequently, investments in content creation are necessary if you want to remain relevant.



Professional Tip

Follow these five simple guidelines if you struggle to create fresh content:

- 1. **Get involved in the conversation –** Social media platforms and discussion groups are great for keeping a pulse on trending topics in your industry.
- 2. **Monitor your competition** Get an idea of what, when and how your competition communicates. Build off their model and take the things that seem to work for them one step further. In other words, beat them at their own game.
- 3. **Archive inspirational ideas** Broaden your interests beyond your industry category. Identify best practices from other industries and adopt them into your business model. If you're running dry on fresh ideas, refer to your archive for inspiration.
- 4. **Leverage existing web resources** There are several online tools designed to kick-start the creative process. For example, <u>BuzzSumo</u> allows you to analyze content trends in a variety of industries and identify what works well for various market segments.
- 5. **Employ a copywriter** Copywriters often offer a fresh perspective. A good copywriter will identify fresh content opportunities from your target audience's perspective and keep your organization on the cutting edge of your industry.



RULE #12 – UTILIZE HIGH-QUALITY GRAPHICS AND IMAGES

Eye-catching visual elements that complement your brand persona have a tremendous impact when used properly. They typically improve your site's traffic volume and they also improve your conversion rates.

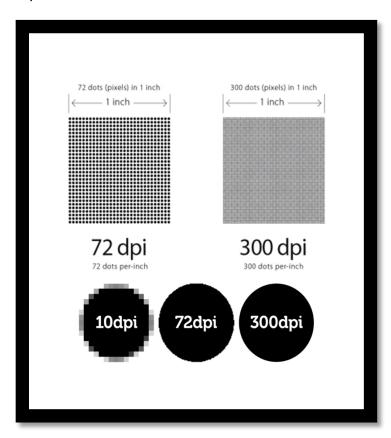
Here are a few factors to consider when selecting graphics and images for your website:

- Use thematic images that represent your products or services
- Select photos that elicit desired emotional responses and convey the qualitative attributes of your brand
- Proprietary photos (i.e. high-quality images of your location, your team members, your products, etc.)
- ➤ Images and graphics that meet your brand standards (color palate consistency, theme, etc.)
- Maintain a consistent look and feel to the elements throughout your site





No matter what, you'll want to ensure that the graphics and images you select are high-quality files. Otherwise, your audience may walk away with a negative perception of your organization (e.g. a belief that your products and/or services are low-quality or that you're unlikely to deliver on your brand promises).



Ideally, your organization should use proprietary photos from a professional photographer and customized graphics from a professional designer. That said, there are plenty of affordable stock image sites to choose from if you happen to have tight resource constraints (e.g. <u>iStock</u>, <u>Adobe Stock</u>, <u>Wikimedia Commons</u>, etc.)

If you do decide to use stock images instead of proprietary artwork, be careful to ensure that every image you select matches your brand persona and correlates with your written content. Also, you want to establish a



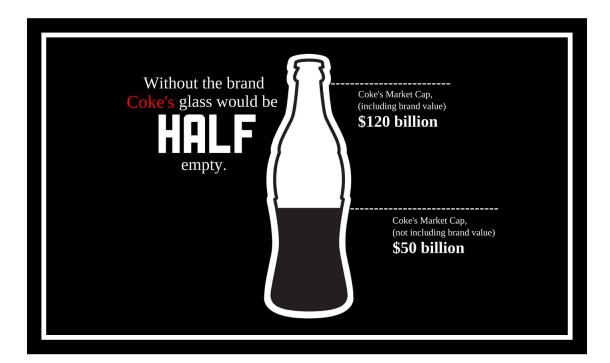
unique brand identity and protect your site from having a generic look and feel, so be sure to avoid popular images if you can.

Tip: Remember that page load time factors in to your site's search rankings. This is especially true for mobile. Therefore, you'll want to pay close attention to the size of your image files. Familiarize yourself with Google's "Image Optimization" quidelines if you want to completely optimize your images.



CONCLUSIONS

As we stated earlier, your website is often your organization's primary public persona. It holds enormous influence over your target market's perception of your products and/or services. healthy and flourishing organizations tend to have well-designed and effective websites More often than not. Conversely, struggling organizations often have poorly-designed and ineffective websites.



Investing in the quality of your website tends to pay substantial dividends over the long run. It's a direct investment in your brand; and there are <u>countless case studies</u> available online which attest to the bottom-line results that successful branding efforts often achieve.





Subjectively, prudent investments in your brand assets often create a variety of strategic advantages. Most notably:

- ✓ Effective branding improves recognition Brand recognition is a driving factor for any company or organization that wishes to grow. It generates traffic and fuels conversions.
- ✓ Effective websites establish trust People tend to purchase or frequent businesses that appear polished and legitimate. They're also much more likely to refer them to their friends.
- ✓ Well-branded websites increase advertising effectiveness Again, branding influences your conversion rate. By investing in your quality of your digital assets, you can lower your marketing spend over the long run.
- ✓ Effective branding builds financial value If your organization requires loans, investments or an IPO to meet your future growth targets, your brand's perceived value will play a significant role



- during negotiations. The greater your devotion to growing your brand's value and building brand equity, the better your negotiating leverage will be.
- ✓ A cohesive brand inspires employees and attracts top-tier talent If employees are inspired by your public persona they tend to perform better. Similarly, a cohesive brand identity helps you recruit qualified talent to your organization. Having a strong brand turns your logo into a rally flag and your tagline into a source of pride.
- ✓ Effective branding often generates a competitive advantage —
 Highly profitable companies tend to have one thing in common. They
 establish themselves as leaders in their particular industry categories
 by building a strong brand and consistently living up to their brand's
 promises.



ADDITIONAL RESOURCES

- WordStream <u>SEO Basics: Complete Beginner's Guide to Search</u> Engine Optimization
- > Search Engine Journal 2019 SEO Trends That Really Matter
- ➤ Search Engine Land <u>Periodic Table of SEO Success Factors</u>
- > SAS <u>Customer Segmentation Equals Market Advantage</u>
- ➤ **HubSpot** <u>Your Guide to Colors: Color Theory, The Color Wheel &</u> How to Choose a Color Scheme
- ➤ **Neil Patel** <u>A Beginner's Guide to Typography: Why It Matters and How to Do It Right</u>
- ➤ Google Web Fundamentals: Image Optimization Guidelines



ABOUT CHI RHO CONSULTING

Chi Rho Consulting is a strategic business consultancy dedicated to helping entrepreneurs launch successful startups and expand their business ventures. We assist idea stage, funding stage and expansion stage startups with Strategic Planning, Growth Strategy and Risk Avoidance. We are based in suburban Atlanta, Georgia (USA) and engage with a select clientele throughout the United States, Canada, Europe and Asia. Our strategic growth solutions speed market entry, create new scaling opportunities, and contain costs.

CHI RHO CONSULTING 3452 KIVETON DRIVE PEACHTREE CORNERS, GA 30092-3376 UNITED STATES

- p) 1-770-715-7216
- e) info@chirho.consulting
- w) www.chirho.consulting