

CUNA Small Credit Union

STRATEGIC PLANNING

FACILITATOR'S GUIDE

*Implementing a strategic focus and mindset for
Small Credit Unions to achieve success.*

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Foreword

Strategic planning is crucial to the success of every business, and credit unions are no exception. But it can be difficult for leaders of smaller credit unions to allocate the necessary resources to this important process. Increased competition, growing regulatory burden, and continuing changes in financial services dominate day-to-day thinking and put increased performance pressure on your credit union.

As a result, strategic planning often does not get anywhere near the amount of attention it deserves. While there are myriad causes for this, the very survival of many of America's credit unions depends upon their ability to discover and implement the right strategy—the right narrow focus—for continued success.

In recognition of this, Credit Union National Association has launched the Small Credit Union Strategic Planning Workshop series. This guide was developed as a tool for participants in that program to use in working with their board and leadership teams to reboot (or kick off) their strategic planning efforts.

The document is designed to serve as a reference for small credit union leaders that can help them facilitate effective strategic planning processes with boards and leadership teams. The intention is not for it to serve as a comprehensive resource on the subject of developing, finalizing, and executing a strategic plan, but rather to provide a small set of effective tools and approaches that will lead to effective strategic planning, and the crucial decisions that must be made about the future of your operation.

The recommended approach to using this tool is to share it with everyone on your Planning Team to provide a same-page starting point for your credit union's strategic discussions. The idea is not to debate the information shared, but rather to leverage it by using it to frame a process for strategic planning that will best serve your credit union.

Nothing matters more than getting everyone on the same page from the start of the strategic planning process. This tool will equip small credit union leaders to do just that. With your commitment, we believe following this process will give you the confidence to have those difficult conversations with your staff and board, conversations that can lead to a shared understanding of where your credit union must focus to stand out from other financial institutions and not only stay relevant, but truly thrive.

It might mean rethinking who you serve, how you serve, and why. We know that's scary, but that's OK. Because thinking strategically about those very things will give you a surefire edge, no matter what your size.

Strategic Planning Checklist

The aim of the checklist on the following page is to provide you a roadmap for using this resource.

Each step corresponds with a section in this Facilitator's Guide, making it simple for you to follow the process for installing a strategic mindset at your credit union, including how to facilitate effective board planning sessions.

The more you work on strategic planning—and thinking—at your credit union, the closer you will be to identifying where, exactly, your credit union must focus to be successful.

And for a small credit union, a strategic focus—the RIGHT strategic focus—is absolutely everything.

Strategic Planning Checklist

IMPLEMENTING A STRATEGIC MINDSET

- IDENTIFY YOUR PLANNING TEAM:** Define the team and present this new commitment to strategic thinking and planning.
- SHARE THIS GUIDE:** Encourage the team to read the Facilitator's Guide and to begin incorporating the Strategic Mindset into their roles.
- ENGAGE YOUR BOARD:** Present this commitment to the Board at the next appropriate meeting and encourage them to incorporate the Strategic Mindset into their work.

SESSION PREPARATION

- SCHEDULE THE MEETING:** If conducting the planning session outside of normal board meeting hours, provide your board enough time to make plans to attend the session.
- DEFINE THE FOCUS:** Identify the area that needs the most attention from your credit union, whether it's re-thinking your overall mission or identifying your target market. *Tip: Don't tackle too broad of a focus. Set specific, achievable goals.*
- ASK TEAM TO PREPARE:** Informing the Team about the purpose of the planning session and asking them to prepare will strengthen the discussion and lead to better outcomes.
- DESIGN THE AGENDA:** Consider the discussions the Planning Team must have to make decisions about the focus area, and ensure formats and exercises help funnel towards consensus. *Tip: Set end times for discussions to keep the group focused.*
- SHARE AGENDA & RELEVANT INFORMATION:** Providing the Planning Team with background information, especially market analysis, and agenda will prepare the group for a focused, substantive session. *Tip: Ask Team members to submit ideas prior to the meeting—or to bring them—to ensure a more comprehensive perspective.*

FACILITATING A PLANNING SESSION

- PRIOR TO THE SESSION:** Review suggested ground rules and facilitator suggestions from the Facilitator's Guide.
- SET UP THE ROOM:** Review suggested room arrangements.
- CONDUCT THE SESSION:** Remember to:
 - Present session purpose, background information, and ground rules
 - Present the agenda for the day and **STICK TO IT**
 - Record insights (not the sawdust) using flip charts or designated recorder (human or electronic)
 - Guide the conversation (not control it)
 - Identify and vocalize themes and connections between ideas
 - Stay on time
 - Agree on concrete next step(s)

NEXT STEPS

- DEBRIEF THE SESSION:** What worked? What didn't? What's next (for our strategic planning process)?
- SUMMARIZE & LEVEL SET:** Provide a broad summary of the discussions and decisions that took place to the Planning Team. Then clearly outline the next steps. *See the Facilitator's Guide for potential next steps.*
- REPEAT.** Make strategic planning part of what you do.

PART I:

IMPLEMENTING A STRATEGIC MINDSET

The Strategic Mindset

The first critical step in strategic planning is the development of a strategic mindset at your credit union—a mindset that is open to possibilities, engaged in actively exploring the changes that are occurring (and pondering their implications for your credit union), and willing to engage in conversations where the outcomes cannot be known.

The power of such a mindset for Planning Teams is that it opens the doors to candid, honest, and difficult discussions about alternative future paths for your credit union. Though it can be uncomfortable to discuss new and different goals, the process of doing so often reveals valuable insights that lead to better decisions about where the credit union should go in the future.

Here are 5 things every member of the Planning Team can do to develop a more strategic mindset:

OBSERVE...In any business it is all too easy (and comfortable) to focus only on the things that are directly impacting the business and the narrow segment of the industry in which it competes. Strategic thinking demands going further and observing...

- ❑ *Other businesses in the market*—consumers evaluate you based on experiences with these businesses.
- ❑ *Trends in financial services*—as the financial services landscape evolves, new competition emerges and disruptions occur. Understanding these developments and considering their implications is a key step to discovering your strategic path forward.
- ❑ *The economic outlook for your community, state, region, nation, and world*—developing an awareness of the factors that shape your local, regional, and national economies helps frame the Planning Team's thinking.

DISCUSS...Another effective way to develop a strategic mindset is to engage in deeper discussions about the things you are observing. Discussing things that capture your attention—both inside financial services and out—with your staff is a great way to become a more strategic organization.

EXPLORE...Most of us develop routines and habits that limit our exposure to new experiences. That limits our perspective when we seek to engage in the kinds of bigger-picture conversations that support effective strategic planning. Exploring a new business, visiting a different town or city, reading a new publication that is not credit union focused, or attending a conference that has nothing to do with financial services are powerful ways to expand your thinking. You'll be amazed at the parallels you find and the ideas you can adopt or adapt from places you least expect.

THINK DIFFERENTLY...It's true that we know a lot about our credit unions. Whether you're a board member or a day-to-day leader, you deeply understand the business. But that strength becomes a weakness when it comes to thinking strategically. We become too focused on what we know and forget how it biases our thinking. Intentionally deciding to see things differently is crucial to developing a strategic mindset. It doesn't mean ignoring the knowledge you have, but rather seeking out new perspectives to help you think outside the box.

CHALLENGE...Although it can be difficult at times, one of the most important elements of the strategic mindset is a commitment to challenging ideas and observations—to push for evidence and data to ensure that what we believe is accurate. This is crucial to identifying a strategic focus and confirming that the right decisions are being made.

The Upshot: Encourage everyone involved in the planning process to become strategic thinkers and to work to develop their strategic thinking capacity every day in service to the credit union and the members you serve. Challenge them to see things differently.

Defining The Terminology

Few things are more confusing than the terminology associated with strategic planning. Values, missions, visions, strategies, tactics, goals, objectives, action plans, and more are terms that we've all heard relative to business strategy. More recently, the ideas of "Why" and "Purpose" have been added to the mix.

Frankly, it can all become a bit daunting and confusing—something that leads many time-pressed leaders to ignore the concept and focus on conducting the day-to-day business.

But there is another way to look at it. Strategy is a rallying cry for everyone connected to the credit union. Knowing where the business is headed and understanding why it matters engages people differently. It motivates them when they know why they are doing the work each day, what that work is, and how it supports your credit union's goals.

In the spirit of simplicity, consider the following as a baseline for the terminology you need to lead an effective planning process:

VISION...the concept of vision refers to the bigger picture regarding how the world will be different when your credit union succeeds, fulfilling the why behind your existence. It is not defined in terms of specific milestones and target levels of assets or members or markets, but rather in aspirational terms that spell out the change your credit union will make in the world (or at least your little corner of it). Identifying your credit union's vision, or your overall strategy for what you hope your credit union can accomplish, and for whom, could serve as your first area of focus in the planning process.

STRATEGY...the term strategy defines what you are seeking to achieve in the time frame being considered for your strategic plan. This can include specific high-level target outcomes that define the success your credit union is pursuing. The strategy is the path you are taking to achieve the vision, often broken down into a number of strategic initiatives with specific milestones, time frames, and metrics. *Example: Become the leader in used-auto lending in our community by 2025*

TACTICS...the tactics are the specific actions you take in pursuit of the strategic initiatives and the overall strategy. Often these are ongoing across multiple years as you pursue the realization of the strategy.

GOALS AND OBJECTIVES...for each tactic you define specific goals that often link to areas of the business. These goals have measurable outcomes and are aligned with each strategic initiative and are usually defined by action items in the annual business plan.

Using this simple framework for strategic thinking and planning will save you a lot of time and provide clarity for the Planning Team. Though there are many approaches, the most important thing for your credit union is to agree on a clear structure—debating options will derail the deeper conversations that are necessary to map your future success. Don't let terminology get in the way.

The Upshot: Share these definitions with your planning team and agree to use them in your planning process to create clarity for everyone involved. Consistent use of terminology is the secret sauce of strategic planning.

Why Do Strategic Planning?

It is often tempting for smaller businesses to think they don't need to do strategic planning, or to assume that only larger companies need a strategic plan. Excuses abound: we don't have time; we know what we're doing, and we just need to keep doing it; planning is a waste of time because it's too hard; the future is too uncertain and too unpredictable; and so forth.

Ultimately, however, successful credit unions, no matter how small or large, have one thing in common: They have a clear strategic focus that aligns the organization behind a single purpose—a purpose that no one else in their market can recreate. And each of those credit unions has arrived at that focus by taking a step back and methodically thinking about the right path forward.

Reshaping your focus as an organization can be intimidating, but for small credit unions looking to survive and differentiate themselves in the marketplace, it is absolutely necessary. And that shift requires a plan. Or, more accurately, it requires planning.

As Dwight D. Eisenhower once said: “Plans are useless. Planning is everything.” Therein lies everything we need to know about strategic planning—it is not about the plan, it is about the process.

That’s why planning is everything. It equips the team to make better decisions when unexpected situations arise. It aligns the team in pursuing a bigger vision than just doing the day-to-day work.

And it ensures that the entire organization, from the board, to the CEO or manager, to the staff are thinking about what’s right for the credit union, about what the credit union should be doing now to be successful years into the future.

The Upshot: Recognize the value of the planning process and work with your Planning Team to gain buy-in on why it matters so it will receive the attention it deserves. It is not a distraction. It is the key to your survival.

It's a Process, Not An Event

There’s an important distinction that must be made when discussing strategic planning—that it is a process, not an event. This is particularly true in the world of credit unions where annual planning retreats have long been the norm.

That’s not to suggest there is no value in the off-site planning retreat once a year (or even multiple times during the year). There is power in breaking people out of the routine, getting them away from the day-to-day, and devoting focused time to thinking about the future. But the pace of change and the increasing unfamiliarity of the changes that are occurring makes a once-a-year process too confining.

When you add in the reality that the purpose of a credit union’s board is to provide strategic direction, it quickly becomes apparent that strategy needs to be an ongoing process. In fact, many planning experts recommend some portion of each board meeting be focused on strategic conversation to keep strategy front-and-center in the minds of the board and leadership team (and to develop strategic thinking capacity within team).

We make no recommendations on the right amount of planning work, only that you spend time thinking about how much is truly appropriate and reasonable for your credit union. A two-day planning retreat, an hour at the end of each board meeting, a series of ½ day off-sites, or some combination of the three, it can all work. What matters is staying committed to the process and making sure the board and the entire Planning Team is thinking critically about the direction the organization needs to be heading.

The Upshot: Create ways to regularly include strategy in conversations between board and staff, at monthly board meetings, and in interactions with all staff—if they don’t know the strategy, they can’t help you achieve it.

PART II:

SESSION PREPARATION

Preparation Is The Key To Success

Nothing is more important to the success of the strategic planning process than preparing the team for success. Whether it is a brief conversation at a monthly board meeting, a quarterly half-day off-site, or boardroom conversation, or a multi-day off-site event, what you do before the session will dictate the outcome.

After providing them the Facilitator's Guide to read, here are the most important things you should do to prepare your team for success prior to a strategic planning session:

DEFINE THE FOCUS...This is absolutely paramount. Strategic discussions need to be allowed to flow in the direction that evolves, but they need to be focused to produce results. When everyone knows the focus of the conversation they can prepare more effectively and engage with intention. With respect to strategic discussions, it is often helpful to select a single topic. This allows the discussion to go deep and for ideas to be considered thoroughly. Insights or issues needing further discussion can be captured and can serve as the focus of future meetings. But they should not cloud the focus of the session.

SUGGESTED AREAS OF FOCUS:

- VISION/MISSION:** Sometimes called the “why,” this is identifying why your credit union opens its doors every day: To do what? To impact the world how?
- YOUR “WHO”:** You know your overall vision, but whom do you serve? Does that need to change? Perhaps most importantly, what does your ideal new member look like? What are his or her needs? And how can you shape your focus so that you can both attract such members and effectively serve them?
- YOUR EDGE:** You need to find a niche, to identify something that you can do better than anyone else on the block. What is it? A certain loan type? A certain market to serve? The best rates? Financial education?
- YOUR STRATEGY:** You've identified your vision, your “who,” and your edge. Now, how do you execute? There are multiple avenues to get there. To be an effective and efficient organization, you must agree on one.

PREPARE THE TEAM...The worst thing for participants is to arrive not knowing what is expected and unprepared to engage in discussion of the topic. Sharing a small set of pre-reading material is a critical step in setting the stage for valuable discussion. In some cases, it may be useful to invite people to share their questions, comments, and concerns beforehand to spark initial thinking, and so that the facilitator can ensure everyone's ideas are included in the conversation.

DESIGN THE AGENDA...The word design may seem odd when used in reference to an agenda. That is intentional. When seeking to engage people in strategic conversations, it's important to design the interaction to allow new ideas to surface and be seriously discussed. It helps to have a general timeline that divides the session into sections, including a next steps section. Variety in approach and time limits will be valuable in keeping things moving. You will learn more about sample agendas and discussion formats later in this Guide.

The bottom line: *Never conduct a strategic conversation with your team without preparing. Just putting an appointment on everyone's calendar and saying it is for a strategic discussion is not enough. Structure and process drive success when it comes to asking people to talk about uncomfortable and unfamiliar topics.*

The Upshot: Be intentional in preparing for every planning discussion to ensure that the time invested by everyone is used effectively. Capture the insights for future discussions but leave the noise and sawdust on the floor.

The Information You Need To Succeed

A key question that arises when considering how to implement a strategic process is one of information. The first thing to consider in this regard is the definition of information. Though that may sound odd, there is a difference between data and information, and often too much focus is put on providing data and too little on providing information.

For example, detailed financial reports are data—data that can quickly bog down a strategic conversation as people focus on specific numbers and seek to drill down into the things that move that number. But that is operations thinking, not strategic thinking.

The first rule of providing background materials for strategic discussions is to focus on information—higher-level summary numbers or broadly focused articles instead of individual case examples. That way you are delivering to the team the level of information they need to think through the bigger picture issues. Speaking of pictures—find ways to summarize key information in pictures and graphics to make it easier to understand.

Let's take a deeper look at the various types of information that might add value to your strategic discussions:

ECONOMIC INFORMATION...Avoid the temptation to load the team up with economic data. While general economic outlook information is important as a foundation for your strategic conversations, it can quickly slow discussions down in debates about when the next recession will occur. That is important, but what is more important is having discussions about the position you want to be in when it does occur. **Recommendation:** *Share a brief executive summary outlining the economic outlook for the most relevant economy to your credit union, i.e. local, regional, national, for the next 3-5 years.*

INDUSTRY INFORMATION...There is a plethora of information available on financial services, and much of it is relevant to strategic discussions regarding your credit union. But the sheer volume makes it impossible to process or share in your planning process. **Recommendation:** *Identify 2-3 articles in the financial services space relevant to your focus area for that session, send them to your Planning Team, and ask them to read prior to the meeting.*

MARKET ANALYSIS...This is often overlooked, but it's perhaps the most important piece of information to share with your Planning Team as a small credit union. If you're considering rethinking your focus, whom you serve, or how you serve them, you need to know the market in which you're operating. That knowledge is crucial for identifying a niche or a strategic focus that can allow you to stand out. **Recommendation:** *(1) Call up your local government or look at its website for demographic or population trends, (2) contact local business associations to secure general market information, and (3) create and send to your Planning Team a bulleted summary of the important findings.*

YOUR BUSINESS INFORMATION...Some might disagree, but, generally, too much data about your credit union can limit your success in having truly strategic conversations. While your performance data is certainly important, it's better to leave out of the conversation so the Planning Team can truly take a fresh look at the credit union's opportunities and challenges. **Recommendation:** *Download the CUNA Peer Profile Report in the Library section of the CUNA Small Credit Union Community at cuna.org/SmallCU.*

BOARD AND LEADERSHIP TEAM INSIGHTS...People process information in different ways and have different levels of comfort sharing new ideas and divergent opinions face-to-face. This is particularly true when they are engaging with people they know well (a common reality for board members) and others they know less well (a common reality for board and staff). Because of this there can be significant value in giving people an opportunity to share their insights privately with the facilitator before the session. That way they can trust that their insights will be brought into the conversation. **Recommendation:** *This is one of the most important pieces of preparation. Take the time to request responses to questions via email about the area of focus to ensure all ideas and points of view are captured.*

The Upshot: Sharing high-level information will equip your Planning Team to engage in true strategic discussions instead of bogging down in operational details and concerns. It requires some upfront work, but it is worth it.

PART III:

FACILITATING A PLANNING SESSION

The Role Of The Facilitator

A true facilitator is defined as “someone who makes an action or a process easy or easier.” The credit union’s strategic planning facilitator’s primary role is to make it easy for the Planning Team to engage in strategic discussions and debate in support of decision making about the direction of the organization.

It is important to note the clear difference between that role and the role of the participants in the process. They are there to engage in the conversations, to surface and evaluate ideas, and to make sound decisions that are in the credit union’s best interest.

This difference is important for everyone to recognize as it has powerful and important implications for strategic planning in small credit unions—credit unions that may rely on internal team members to facilitate planning sessions instead of hiring an outside professional.

One critical implication is that when someone is chosen as the facilitator, her or his voice as a participant is being sacrificed. Simply stated, you can either facilitate the planning process or you can participate in it, but you cannot do both simultaneously. If you do it biases the entire process (and seldom in a good way).

That said, there is a path for the facilitator to occasionally share an idea or provide clarification without compromising the process. It’s done by the facilitator asking the group if someone will volunteer to facilitate for a few minutes, so the facilitator can become a participant in the conversation. That may sound odd at first, but it is a powerful way to reinforce the process and demonstrate the facilitator’s commitment to keeping everyone in alignment with their roles and the ground rules.

Once the facilitator has shared the idea(s), he or she simply returns to the front of the room and thanks the person who took over briefly. Note one important and implicit point in that sentence—return to the front of the room. The facilitator needs to be standing to engage the room effectively, capturing information on the flip charts or whiteboard being used. The dynamic of power matters to the process and reinforces the shift in role for a Planning Team member.

There are four critical things the facilitator does to make the process work:

- 1. GUIDE THE CONVERSATION...**Guiding a conversation is much different than controlling it. When the preparations discussed in this guide have been done, each session in the planning process has a clear focus. That allows the facilitator to guide the conversation toward the fulfillment of that purpose. This includes keeping things moving, managing time effectively, allowing discussions to extend when they are productive, cutting them off when they are not, and keeping everyone on the same page about where the process is and where it is going. It also includes summarizing at key points and setting up what follows to help the group make progress more quickly with the facilitator’s guidance than it could on its own.
- 2. CAPTURE THE INSIGHTS...**Strategic conversations are a bit like carpentry—there is a lot of noise and sawdust produced in the process of building something of value. In most cases a flip chart will work well and can help keep the conversation on track (especially the ones that can be readily mounted on the walls to stimulate deeper discussion and make summarization easier). In others, it may make sense to simply record the conversation and have it transcribed. Or, you may opt for a recorder in the room whose job is to capture the key insights.
- 3. PROVIDE CONTEXT & RELATE...**An often understated and unrecognized role of the facilitator is to provide context for the content. This is important in summary reports and follow-up agreements that keep the process on track, and in the ongoing discussion in the room. Sometimes people surface an idea that relates to an earlier

discussion, but they miss the connection. **The facilitator is responsible for revealing such connections and confirming whether they are important to ensure that there are no misinterpretations later.** It takes time to learn to do this effectively, but seasoned facilitators often do it very naturally and you can become proficient quickly. Without someone doing this, the planning process is little more than an ongoing conversation; but when someone brings this element to it, magic happens, and clarity emerges.

- 4. SUMMARIZE DISCUSSIONS & DECISIONS...**If you've ever seen a skilled facilitator work with a team, you know the power they have to call out the common elements that run through the various sections of the conversation. The best of them are often brilliant in their ability to distill an hour of discussion into a pithy statement that captures the essence and reveals the true meaning of all those comments on the wall. This is perhaps the most critical role of the facilitator—to maintain a detached perspective from the individual ideas, to focus on how they fit together, and to be the catalyst who connects the dots others don't see.

While it takes time to master these roles, and it is admittedly more difficult when you are facilitating with people you work with on an ongoing basis, it can be done. And it is necessary to ensure the success of your strategic planning process.

The success of the facilitator does not, however, happen in a vacuum. It requires trust on the part of the Planning Team and a shared commitment to engage and contribute from everyone on the team.

The Upshot: You can assume the facilitator's role, or a key staff member can. When identifying the person who will facilitate the process, look for someone who can fulfill the roles shared here—that matters more than her or his position in the organization or their tenure with it.

Managing The Team's Styles

Every strategic Planning Team is a collection of different personalities and styles, although sometimes they are less different than we might think. That said, there are times when people in unfamiliar situations can surface behaviors that distract and threaten the process.

While there is no single blueprint, if we take a moment to recognize the most common styles and how they impact the process, it can make it easy to manage them. In the spirit of simplifying the complex, here are three groups you are likely to see emerge in your strategic planning process:

DOMINATORS, KNOW-IT-ALLS, & DEFENDERS...This grouping reflects those who are often experienced, persuasive, and vocal in the planning process. They process information quickly and often out loud, and they often don't see their approach as having any negative consequences. *Dominators* often seek to control the conversation and rely upon their persuasiveness to push their ideas on the team. *Know-It-Alls* often mirror this behavior but are less interested in persuading the team toward a point of view and more focused on making sure their knowledge is revealed and challenging those who push back against what they believe they know. *Defenders* are often holding on to ideas they see as sacred cows or beliefs they feel might be compromised by changes being pondered. All three of these have powerful impacts on the team because they are usually long-term members of the team and they often are forceful in exerting their position.

Recommended Action: *Acknowledge their perspectives and use small group conversations to ensure that other voices are heard (structuring the small groups so they are not grouped together).*

TOO MANY IDEAS, ONE IDEA, & PERPETUAL SKEPTICS... All three of these styles have value in your strategic conversations. You need the people with *Too Many Ideas* to open the idea flood gates when you are exploring new paths for the business. You need *One Idea* people because they bring the group back to a focal point when it gets off track. You also need the *Perpetual Skeptics* because their belief that things won't work draws others into thinking about how they will.

Recommended Action: *Look for alignment across the best ideas or common themes that have been shared. Then look to engage the skeptics to help poke holes and refine those ideas.*

QUIET ONES, OVER-THINKERS, & YEAH, BUTS...The common themes you will see from these three types of people are becoming quiet, opting out, and appearing distracted. *Quiet Ones* can be people who require more time to pro-

cess before they speak, or people who are not agreeing with the direction of the conversation. *Over-Thinkers* are often engaged in exploring pathways that are not being discussed and waiting for the right time to share what's on their mind, or they may be asking questions that seem off topic or more complex than the conversation. *Yeah, But...* are sharing their thoughts about whatever is being discussed, and following whatever positive perspective is shared with a list of reasons why it can't be done. **Recommended Action:** *For all three types, engaging them in the ways they are comfortable is key. Often these are people who are respected by others because they engage more effectively and seem committed to improving things. The facilitator's best strategy is to leverage their insights and get them into the conversation, particularly through small group work and written exercises.*

Admittedly, this is a potentially strange way to define styles, but it comes from conversations with planning facilitators who define these as the types of people they sometimes struggle with in planning processes. Many of them indicated that once they recognized the value of finding ways to acknowledge and include them they all became assets to the process. That's why they are being called out here—to help you recognize them and find ways to bring their strengths to bear in the discussions you facilitate.

The Upshot: It is important to recognize and acknowledge that different styles all add value to the strategic planning process. The facilitator's job is to identify the best ways for them to contribute and leverage their talents.

Room Set-Up

There are a few things you can do to set up the space where you will hold your planning sessions to provide a dynamic, creativity-inducing environment to have thoughtful discussions, including:

GET OUT OF THE BOARDROOM...Your Boardroom has a lot of meaning that can compromise strategic discussions. The history in that room weighs on everyone's subconscious and can lead to people holding back on sharing new ideas. The roles played out every month in board meetings carry over to strategy discussions and limit the conversation to the norms that govern regular board meetings—particularly regarding board-staff interaction. When people position themselves in a room where they regularly meet, they sit in the same seats and the conversation flow follows often long-established patterns. If there is any possible way to do it, never have your strategy discussions in the boardroom (or wherever the board always meets).

ASSIGNED SEATING...Effective facilitators understand the importance of aligning people in a way that supports discussion. When people sit in their 'usual seats' there are side conversations and discussion flows that implicitly exclude some people in the room, whether intentional or not. If you can make sure those who always speak up are not gathered together it will encourage others to engage at a different level.

BRING SOME TOYS...No doubt this sounds odd, but it works. It engages multiple senses in the body when we have something in our hands, and that spurs more creative discussions. It also makes it easier for people who require more time to process before they speak to more easily share because they feel less on the spot—it's like we play together when we engage our hands and our minds at the same time. [A great source for the kinds of toys that work well is TrainersWarehouse.com—look for finger fidgets]

WHITE SPACE & CLEAR WALLS...When people feel cramped by low ceilings and limited space they are less creative (yes, there are studies that prove it). Crowded walls not only limit your ability to post the ideas of the group as they evolve, they also frame people's thinking and confine it to the context created by the things on the wall. Select a space that is open where people can see their ideas posted for the best strategic planning results.

GO ELECTRONICS FREE...Though it may feel difficult at first, you need everyone in the room to be in the room—not distracted by their phone or their devices and only partially present. You also don't want the discussion derailed by a Google search on a subject that has been raised that leads the team down a random trail that doesn't support the focus of the session. You can make it clear from the outset that there will be extended breaks where you can check all your electronics, but that during the meeting they will be off.

SPACE FOR SMALL GROUP DISCUSSIONS...Planning conversations often have been held in U-shaped tables, much like board meetings. This no longer makes sense. It limits participation and makes it too easy for some to dominate and others to opt out. Make sure there are places where you can send small groups for focused discussions where more ideas can be surfaced quickly. One strategy is to divide the Planning Team into small groups, have them drill down, and ask each group to make recommendations to the whole team, or have groups share competing presentations about a given subject. What you're aiming for are focused discussions that both leverage pockets of expertise and draw out all perspectives for the full group to consider.

The Upshot: Ultimately, a planning session's success hinges on robust discussion, and the set-up of the room can play a large role in shaping that discussion. Don't underestimate the importance of this step.

Ground Rules

Now we're getting close to kicking off the planning session. First, it's important to set some ground rules for the discussion. We encourage you to share these with the Planning Team at the outset of the meeting.

The nature of strategic conversations—often challenging, sometimes threatening, and filled with divergent opinions—create a necessity for ground rules to keep things on track and avoid disruptive conflicts. But a delicate balance must be achieved. You don't want the ground rules to stifle discussion, limit engagement, or make anyone feel left out.

Here are the recommended ground rules for helping your credit union's Planning Team engage effectively in the strategic planning process:

CONFIDENTIALITY...It is important that everyone agree to keeping the discussions confidential and sharing only the high-level agreed upon decisions outside the room; and only after the process is complete or the group has agreed to proceed in sharing. For the level of discussion to occur that is needed to map an effective strategy, everything needs to be fair game. Often topics will surface that require more research and further discussion before decisions can be made. Protecting the process and not creating anxiety by prematurely sharing is a necessity.

SAFE SPACE...Asking people to think about what is possible and engage in 'what-if' discussions requires a high level of trust. People need to know that what they share will be protected and not used in any harmful way. This frees them to share their own experiences, the experiences of others, and insights they've gleaned from their interactions with people outside the credit union. Even more important, people need to feel safe if they are unsure about the meaning of something or unfamiliar with a topic, so they know they can ask without being judged. This is especially true for board members who are not close to day-to-day operations and may not be familiar with the jargon used. It is equally true for staff who need to feel safe to acknowledge what they don't know or haven't yet done regarding specific topics.

DEFER TO THE FACILITATOR...There is a reason planning processes are facilitated, even if the facilitator is internal. Someone needs to guide the process and keep it on track, and they need to have the authority to bring discussions to an end when they are dragging on; to ask some to hold back and allow others to participate; and to summarize what is being said after listening to all sides. The facilitator doesn't need to be overly vocal, but she or he should clearly establish the authority to be in charge of guiding the discussion in whatever way feels appropriate.

DON'T DOMINATE OR CONTROL...It is the facilitator's job to monitor the participation and engagement of the team, but it is also the responsibility of team members to recognize when they are dominating the conversation. Holding back and allowing others to share their ideas and solicit input from the entire team adds value to strategic discussions. Nothing is worse than when one or two people do all the talking to the point where others just opt out because they don't feel like fighting for space in the conversation.

SUPPORT DECISIONS...The single most destructive behavior that professional planning facilitators talk about is people not supporting decisions outside of the room. It undermines the entire process and compromises any effort to execute the defined strategy. Parking lot contrarian conversations and lobbying for personal agendas after planning sessions are unhelpful, and Planning Team members should commit to share diverging opinions during the session when they can be discussed by the full group; and to take ownership of all decisions made by the group during the planning process.

The Upshot: Setting ground rules from the beginning of the conversation will position the Planning Team for a healthy, honest, and productive session.

Discussion Formats

A facilitator has many options available for engaging the Planning Team in discussions—far too many to even begin to list here. The quickest way to narrow the choices is to remember the purpose of strategic planning discussions: debating options and making choices about which ones to pursue.

It really is that simple. Your primary objective in working with your Planning Team is to help them identify possible paths for the future. Once identified, the options need to be considered with an eye on which ones have the best potential for success. From there the focus shifts to defining action steps that support pursuit of the defined strategic vision.

Here are 5 simple approaches that can be used to lead the Planning Team through the most critical conversations you'll need to have in your strategic planning process:

- 1. GROUP BRAINSTORM...**Surfacing ideas from the Planning Team after they have reviewed the pre-reading materials is an important step in creating buy-in. The simplest path to doing this is to conduct a group brainstorm where everyone is invited to share their ideas in response to a specific question or prompt. Here's how it works:
 - **DEFINE THE QUESTION**—Provide the group with a clear question around which to generate ideas. Confirm understanding of the question before proceeding.
 - **SOLICIT**—Ask the group to start sharing their ideas. It can be helpful to give them a couple of minutes to jot down their ideas before you start having them share publicly so those who like time to process can engage in the open sharing.
 - **CAPTURE**—As ideas are shared capture them as close to verbatim as possible to honor the contribution. For those that share longer ideas ask for permission to reword in a way that protects the meaning. Use alternating colors of pens for each idea to make them easy to distinguish from the back of the room and write clearly in large block letters to everyone can read them. Number the ideas as you go to make it easier to reference them later.
 - **POST AS YOU GO**—Since your goal is to capture as many ideas as you can, post each completed flip chart where everyone can see it as you go. That enables people to build upon what has already been said and becomes a clear indication that progress is being made.
 - **ENHANCE**—When the contribution of new ideas to the list begins to dwindle, invite people to build upon and enhance ideas already shared. It is a myth that this detracts from the process. While more ideas are always desired, better ideas are the ultimate goal. Don't confuse suspending judgment with enhancing clarity or adding to the existing idea and making it better.
 - **REVIEW**—Once the ideas stop flowing, review them and invite additions, clarifications, and combinations. If an idea is being significantly edited at this stage, rewrite it and cross of the earlier item; do the same if ideas are being combined.
 - **REFINE**—With the list created it is time to process it, usually with a focus on reducing the number of options. Provide a clear ask, such as giving each person 2 or 3 votes, or by asking the team to place stickers on their two top choices, to narrow the ideas that were shared. This will provide you a short list of issues or ideas to dig into deeper.

- 2. SMALL GROUP BRAINWRITING...**A great way to capture a lot of ideas quickly and engage everyone in the process in a comfortable way is to use 'brainwriting.' You can use this to generate ideas; to identify opportunities and obstacles; or to reveal thinking about possible outcomes under different options. Here's how it works:
- **CREATE GROUPS OF 4-6**—Have each group sit around a table and keep the center area clear. Give each person 3 file cards. Try to have at least 3 tables.
 - **REVEAL THE PROCESS**—Give the groups the following instructions:
 - When time begins, take one file card and write down your first idea on the top of the lined side of one file card.
 - Discard that card to the center of the table.
 - Write your second idea on the second card and discard it; do the same with the third card.
 - With all of your cards having one idea and being discarded into the middle of the table, draw any card from the discard pile and write an idea on the next line below the one that is already on it. It doesn't matter if you draw your card, just write down another idea.
 - We will keep the process going for 7 minutes and then we will debrief.
 - **DEFINE THE QUESTION**—Provide the group with a clear question around which to generate ideas. Confirm understanding of the question before proceeding.
 - **SET A 7-MINUTE TIMER AND START THE PROCESS**—Monitor the groups to make sure people are following the rules and drawing from the pile and sharing more ideas. Cajole them to keep going and see how many ideas they can come up with; challenging them to fill all of the cards.
 - **CALL TIME**—When the timer goes off stop the process and ask each table to collect their cards and align them for ease of reading, i.e., all facing the same way.
 - **SWAP CARDS AMONG THE TABLES**—Collect the cards from one table and give them to another, taking the cards from that table and giving them to another, and so forth. Ask them to distribute 3 cards to each person.
 - **READ THE CARDS AND CAPTURE**—Ask people to read the ideas off the cards and capture them on flip charts. Ideally have two flip charts and get two volunteers to do the writing so you can monitor for themes, duplicates, and make sure the ideas make sense.
 - **POST AND RANK**—Post the flip charts and have the participants select their top 3-5 ideas, then discuss them further.
- 3. 30-SECOND BRAINSTORM...**If you are pressed for time here is a quick capture technique that gives you a starting point for any discussion (it can be an effective second-step for processing lists like those created from the preceding exercises). Here's how it works:
- **NUMBER A SHEET OF PAPER**—Ask each person to pull out a sheet of paper and number it 1, 2, and 3 on the left-hand side.
 - **REVEAL THE PROCESS**—Explain that in a moment you are going to ask them to provide responses to a question and that they will have 30 seconds to record their top three responses. Ask them not to write anything down until the timer starts.
 - **SHARE THE QUESTION**—Provide the group with a clear question around which to generate ideas. Confirm understanding of the question before proceeding.
 - **START A 30-SECOND TIMER**—Tell them to get ready, start the 30-second timer, and say "Go." Give them a 15-second warning, a 5-second warning, then call time when the timer hits zero.
 - **DEBRIEF THE RESPONSES**—Ask people to share one idea from their list and capture them on a flip chart. Once everyone has shared one idea, ask them to share a second. Once all have shared a second, ask for a third. Be sure to note the duplicate ideas with a tick mark to show more than one person came up with it.
 - **PROCESS THE RESPONSES**—Lead the group through a discussion of the responses in whatever way serves the purpose of the exercise.
- 4. BUILDING CONSENSUS...**There are multiple points in the strategic planning process where there will be competing ideas in the conversation. A common approach to moving things forward is to build consensus—to get the group to consider the pros and cons and agree on a path that moves things forward. Here are some basic guidelines you can use when seeking to reach a consensus:
- **SET A TIME LIMIT**—One of the best ways to move the Planning Team toward consensus is to set a time limit on the discussion. Agree to invest a specific amount of time in bringing the current discussion to a conclusion and stick to it. If the time ends and the discussion is not completed, define the next step that will lead it to a conclusion.

- **FRAME THE PROBLEM**—Drawing upon the discussion and referring to the information captured thus far, provide a concise statement regarding the situation at hand, sharing the different perspectives. Try to limit the choices to no more than 3 to keep it manageable and outline them on a flip chart.
- **POLL THE PARTICIPANTS**—An effective way to get a sense of where the room is on each of the choices is simply to ask people to share their perspectives. It can be helpful to ask each person to take a specific amount of time, perhaps 2-3 minutes to share their perspective so all views get equal weight and there is time for everyone to be heard. Continue the process until everyone has weighed in, and gently encourage people to share their own opinion, not to simply affirm what someone else has said so everyone gains a full understanding of what others are thinking.
- **ASK THE GROUP**—Once all perspectives have been shared, ask the group what it wishes to do. This is a stronger approach than trying to posit what they want based on what you have heard. Once someone speaks up, build upon that by asking others if they agree. Pay attention to non-verbal cues that indicate signs of disagreement and seek to get the issues into the conversation.
- **CALL THE QUESTION**—Consensus building requires give and take, and the initial options will likely end up being modified, combined, and changed many times in the course of the discussion. As the facilitator your role is to track those changes and capture them at appropriate points to move the group toward clarity and commitment to the path.
- **CONFIRM CONSENSUS**—Once the group settles around an agreed upon path and all supporting and dissenting views have been aired, confirm the consensus that has been reached on the issue at hand. Reinforce the fact that everyone has been heard and affirm that this is a shared agreement on the path forward regarding the topic.

5. DECIDING TO DECIDE...For any strategic planning process to reach a conclusion, decisions have to be made. It is the role of the facilitator to push the Planning Team to make decisions, even if they are only short-term decisions or agreements that more information is needed. Though there is no secret sauce that works every time, here are some basic guidelines that can help you move the group from indecision and get them to decide to decide:

- **CONFIRM SMALL AREAS OF AGREEMENT**—Monitor the flow of the discussions during the planning session with an eye on looking for places where progress can be made by deciding something. The Planning Team needs to see progress and can quickly bog down if every conversation seems never-ending, so the facilitator has to constantly look for places where agreement can be reached. When you see such moments, clarify the question and ask for agreement with respect to the decision that has emerged from the discussion.
- **IDENTIFY BIG-PICTURE QUESTIONS**—Planning Teams can often bog down in small decisions that seem important, but that are more operational in nature than they are strategic. Effective facilitation requires identifying the bigger picture questions and reinforcing them as the focus of the process. When the group is mired in discussion of ‘how’ to do something, it is helpful to remind them that the strategy process is about ‘what’ to do, not how to do it. This helps redirect the focus to the bigger questions and keeps the discussions at the level where they should be.
- **SEQUENCE DECISIONS WHEN POSSIBLE**—Often the big decision you need, such as defining your credit union’s new vision, is too big for the Planning Team to grasp because there are simply too many pieces. In cases where this seems to be the challenge, try to break the decision down into a series of smaller decisions. This is a skill that takes time, but every leader has done it at some point. Since a key goal of every strategy process is creating buy-in and ownership of the decisions, this step is critical. Look for areas of agreement and sequence the discussion around those to build toward agreement on the bigger picture issues.
- **ALLOW INDECISION TODAY**—Not all decisions can be made in one planning session. In fact, it could be argued that the most critical decisions cannot be made today because more information is required. Be deliberate in engaging the Planning Team in considering whether they are in fact ready to decide now, or whether they need more information. Then define that information and gain agreement on the timeline for assembling it and for deciding in the future.

The Upshot: You don’t need a lot of different tools and techniques to facilitate effective discussions. The key is to engage the Planning Team in generating ideas and then asking questions to clarify, listening with an eye on making connections, and guiding the team to make the right decisions.

Sample Agenda

Remember we talked about designing the agenda? It remains one of the most critical steps to the planning process. Think about the discussion formats outlined above and which you would feel most comfortable leading in a planning session. Then see how those discussions could fit within the basic sample agenda idea below. This is not hard-and-fast. If a more appropriate agenda comes to mind for what you're trying to accomplish, don't hesitate to go with it. The IDEAS format is merely a jumping-off point:

IDEATION...If we've followed the guidance outlined herein we defined the focus for the session and provided the Planning Team with some pre-reading material to stimulate their thinking. The next step is to invite the Planning Team to share their ideas regarding the focus topic for the session. The goal being to create a comprehensive list for discussion. *This is often best done either with the entire team using one of the approaches discussed in the previous section.*

DISCUSSION...Once we have a clear list of ideas identified we move into the discussion phase of the meeting, where the facilitator leads the group through a process to narrow the list of ideas by combining those that are similar, by clarifying them so everyone understands them, and by culling the list down to a manageable number for the time available (sometimes deferring others to future sessions). *This is a great place to use breakout conversations so that small groups can delve deeper in to each idea and collectively surface competing perspectives and insights for sharing in a debrief session.*

EXPLORATION...Once a narrowed list (no more than 3-5 ideas are recommended for consideration in this phase) has been created, it is time to engage the Planning Team in exploring how the ideas would work for the credit union, the goal being to identify the ones that fit best or have the biggest potential for impact. A key outcome of this step is often identifying information needed to fully assess the viability of the idea—leading to a request for more data, information, or research before making a final decision. *This can be done with the entire team or in a two-step process with small groups and reporting out.*

ANALYSIS...The next phase is reviewing the ideas that have been discussed with an eye on further narrowing the choices. Analyzing the pros and cons, considering what is known and what needs to be known to support sound decisions about their potential, and gaining buy-in to the one or two that have the most potential are the objectives. *This is often done best in a full group discussion with the facilitator drawing everyone into the conversation and looking for areas of agreement and dissent, while linking back to appropriate insights shared from earlier conversations.*

SELECTION...Often this step cannot be completed during the session. If the discuss, explore, and analysis phases have been successful, there is a good chance more information will be needed before a selection of the right approach can be made. But that is a good thing. It keeps the process moving forward and frames the conversation so that the Planning Team can dive deeper into the ideas that have made the cut thus far. *This is a good place to use a small group format with different groupings than before, and likely fewer than before. That will push the conversations deeper and subject the ideas to more scrutiny, while also revealing areas of agreement, areas of disagreement, and areas where more information is needed.*

As you can see, the pattern follows, first, the brainstorming of ideas, and, second, analysis and discussion of those ideas. Then refining further until you've narrowed your decision down to only a few possibilities on which there seems to be fairly or maybe even robust consensus.

At first blush this may seem like a lot to fit into one day. But the reality is that all of this can be done in a half-day session (3-4 hours). The session can be split into two sessions if that works better for your Planning Team.

Here's what your agenda might look like:

- Welcome & Purpose of Day (Focus area)—5-10 minutes
- Presentation of Contextual Information—10 minutes
- Ground Rules—5 minutes
- Ideation—30 minutes
- Discussion—60 minutes
- Exploration—45 minutes
- Analysis—45 minutes
- Selection (or Agreement on What Data is Now Needed)—30 minutes

If you're thinking "that's a lot to pack into a single session" or "it feels like there is a lot of overlap in some of the areas," you're right. The truth is that it can be difficult to get the team focused on how to differentiate the processes of discussion, exploration, and analysis, but here's the secret—each step is intended to narrow the choices by evolving the conversation.

Again, the *Discussion Phase* is about gaining clarity regarding the ideas that were created in the ideation phase—looking for ways to logically combine the things that go together, to remove the things that clearly don't seem to fit, and to identify those that will be considered further.

The *Exploration Phase* is about narrowing the choices further with an eye on the ones that seem to have the most potential (particularly based on what the Planning Team knows about the credit union and the economic environment within which it will compete in the future).

The *Analysis Phase* is where we take the next step with a more limited set of ideas that seem to have the most potential and start drilling down to better understand what we don't know about them. It's where we seek to identify ways to use the data we have to better consider how they might create success for the credit union in the future, and identify what more we need to know to make sound decisions about them.

It is the work that is done in these three phases that equips the team to select the one that makes the most sense for the credit union at this moment in time—the one that will support its long-term success. And in most cases the final step of Selection will be about selecting the action steps that will support a repeat of the process in the next meeting where a final decision can be made based on data and analysis, not biases and opinions.

The Upshot: Overcomplicating the agenda bogs the discussion down. Frame your agenda simply with time limits for each segment and keep the process on track by incorporating time for key steps that will lead to decisions.

Common Pitfalls

Perhaps by this point you are wondering what can go wrong and how you can avoid the pitfalls that either derail or compromise strategic planning processes. Here are some of the most common pitfalls as reported by strategic planning facilitators who have worked with credit unions of all sizes:

DECIDING TOO SOON...Our world is a hurry-up world where we are always pushed to act quickly. In planning discussions this can lead the team to rush decisions—most often because they have jumped to the comfortable “how” before deciding upon the difficult “why” and “what.” Allowing time for more discussion, committing to go away and do further research before coming back together to decide, and confirming that everyone feels informed enough to make the decision are possible ways to avoid this mistake.

BIASED DISCUSSIONS...Sometimes there are issues that surface when there are different levels of knowledge and experience within the Planning Team. For example, sometimes a subject is brought up that is similar (perhaps identical) to something considered in the past that was rejected. But that doesn't mean it doesn't merit a new discussion and additional thought now. Similarly, there are situations where people have biases based on experiences they've had that they feel strongly about but have no evidence to use in supporting or rejecting for the credit union. There are many other examples that could be shared, but the best way to make sure this doesn't happen is to get all voices into the conversation and agree that data and evidence should drive decisions, not just opinions and persuasive or passionate voices.

ALLOWING PEOPLE TO OPT-OUT...When people don't share their ideas the process suffers. When they don't share them because they feel they will be ignored, decisions are not owned equally and the chances of achieving the defined strategy are reduced. It is the job of everyone on the team to support the facilitator and find ways to allow everyone to share their ideas and insights. Using breakout conversations in small groups is a very effective way of helping everyone engage and share their perspectives.

NOT CAPTURING THE CONVERSATION...People joke about rooms with walls filled up with flip-chart paper, but there is a reason the practice persists—it works! Allowing people to see their ideas captured and aligned with ideas from others creates a level of buy-in and ownership of the process. It also keeps the conversation on track. And it helps the facilitator identify and reveal common themes that are surfacing in the discussions. Perhaps even more important, most people will take notes that support what is on the flip chart, which provides reinforcement as the process unfolds.

SAVING THE SAWDUST...Earlier we discussed how strategic planning is like carpentry and it was recommended that the beauty created from the work be saved, not the sawdust and noise that was involved in creating it. Despite this recommendation from facilitators, groups often insist on capturing every letter written on a flip chart at any point during the session; sometimes they even pick up the throw away charts to memorialize them. Big mistake. What matters are the decisions made, not the individual statements in the discussion. These statements often end up misinterpreted because they are seen in a summary report without context. It is better to ‘leave them on the floor’ and only deliver the finished product.

NOT SILENCING DETRACTORS...This is a touchy subject, and the wording may seem a tad harsh. But not silencing the detractors who insist on repeatedly sharing or resurfacing his or her pet idea can derail even the most effective planning session. Allowing people to keep rehashing things that have been decided creates tension with those who support the group's decision (and who are adhering to the ground rules). Though not easy to do, the best path for the facilitator is often the side conversation during a break, and, if the behavior persists, simply pointing it out and asking the group what they would like to do. Whatever you do, you can't ignore it or overlook it. It will compromise the process and set the team up for a never-ending debate about the issue.

The Upshot: Be on the lookout for these pitfalls and others that may surface in your strategic planning process, and make sure the facilitator is prepared to step up and address the situation before it derails the entire process.

PART IV:

NEXT STEPS

The Post-Process Debrief

One of the most overlooked opportunities for improving your credit union's strategic planning process is The Simple 3-Step Debrief:

What Worked? Go beyond the basic smile sheet questions and discuss what worked well for the Planning Team; and don't make the bar too high for what goes on the list. Pile up the positives to celebrate the forward progress that was made!

What Didn't? Create a path for candid discussion regarding what didn't go as well as you (or they) would have liked and probe the reasons. Fix anything that needs immediate attention right away.

What's Next? This question relates to the strategic planning process, not action steps for your credit union overall. It's about understanding what worked, what didn't, and what needs to be refined as the process continues to unfold. Use each session as a learning experience to better understand how the group can function better as a team. It will lead to more productive and effective planning sessions each time you conduct one. Be open to the feedback and process it to improve.

The Upshot: Use this quick and simple debrief to assess the process at every step. Capture insights that both support developing the strategic planning capacity of your Planning Team and your credit union.

Now What?

The outcome you will most likely arrive to at the end of your first planning session, or perhaps even the first two or three, is the acknowledgement that more discussion is needed. First, take that as a win. That's progress.

Second, remember that installing a strategic mindset at your credit union means committing to the strategic planning process as a permanent part of the way you run your credit union from here forward. While you should always feel that you're making some progress towards a stated goal of defining your new strategic focus as an organization, or identifying your new niche, you should never feel like you've finished strategic planning.

In the meantime, if you've made any strategic decisions during your discussions, it's up to the board and leadership team to determine how best to act on those decisions. In a sense, that's the easy part. Each of the strategies and tactics you develop should clearly map back to the overall strategic decision your credit union has made about its future direction. That work can be done outside the planning process.

The hard part is kicking off those challenging discussions about where you are as a credit union and where you need to be to stay relevant and achieve success. The even harder part is guiding the Planning Team to find consensus on what your credit union should be, and for whom.

That's the purpose of this process, and of this Facilitator's Guide: to give you strategies, tools, and the confidence to unlock the right ideas that will allow you to identify a strategic focus, which is critical to the success of credit unions of any size.

It's time to start talking about it. It's time to start planning your future focus and success.

