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Introduction

Summit is proud to present its strategic plan for 2016. As we have recently celebrated our ten year anniversary, we are proud to look back on the success that we have enjoyed, and even more excited to look forward to our future. This plan document will strive to present a brief picture of the current position of Summit as it enters 2016 and also our plan continuing to grow in the years to come.

Summit at Ten Years

As Summit enters its eleventh year of operations, it is coming off a three year period of organization and financial growth that is unprecedented in its history. That growth, however, was neither accidental nor unexpected as it represented the fulfillment of the plan that it had laid out following a challenging two year period of contraction. While it would be impossible to succinctly provide a complete picture of all of Summit's environment and operations as it enters 2016, the following should provide an overview of Summit's overall current position.

Organizational Structure

Summit currently has three corporations and seven active divisions operating under The Summit Companies umbrella. Those divisions are: Summit Management Consultants, Summit Financial Services, Summit Benefits Services, Summit Risk and Insurance, Summit Human Resources Consultants, Summit Marketing Consultants, and Summit Brokerage Services. Those divisions are currently operating out of three locations, with the corporate headquarters located in Bristol, Tennessee and two satellite offices Knoxville, Tennessee and Johnson City, Tennessee. All organizational and overhead processes are handled as an umbrella organization, with a single leadership and administrative team who oversees all corporations and divisions.

Regulatory Environment

As the individual divisions and companies of Summit operate under different regulatory bodies, the umbrella company of Summit is subject to numerous regulations. As a small employer, Summit is not subject to FMLA but is subject to most other Federal and Tennessee employment laws. Tennessee employment laws are relatively friendly to employers, compared to other states, but do enforce non-discrimination policies beginning at eight employees. In addition, FLSA regulations govern the employment status of team members and oversee permissible compensation policies. Summit is also subject to insurance regulations, most notably rebating policies, and accounting regulations which oversee permissible advertising policies. Summit must also stay aware of securities regulations as it enters that market.

Market Conditions

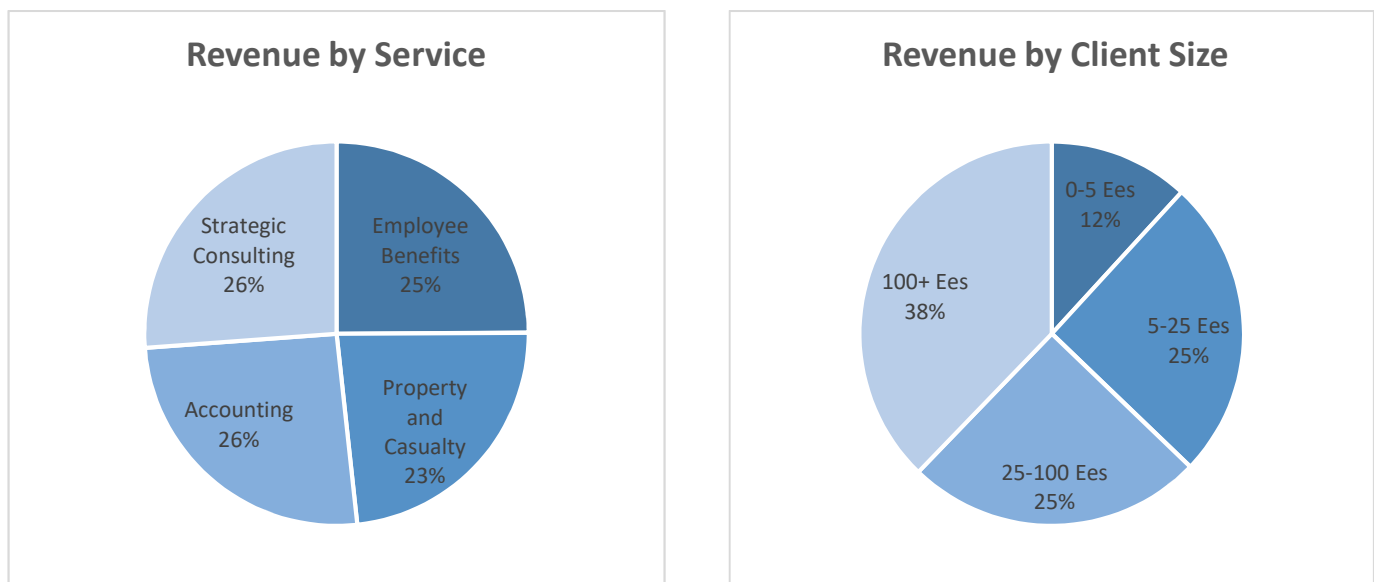
Summit is operating in a fairly stable economic market, but is not seeing significant growth around it. Many new businesses are failing within the first couple years, affecting the financial potential of a significant potential prospect base. As companies are trying to keep staffing levels lower, opportunities are being created to provide outsourcing services, and qualified professionals are often being downsized or taking early retirement and are looking for employment opportunities. The increasing tempo of technology advances and changing business regulations are also creating difficulties for many small and mid-sized business, expanding the services for which there is significant demand for consulting services.

Personnel

As of the beginning of 2016, Summit had 23 active team members, including two dedicated support personnel and 21 individuals primarily providing direct professional services to clients. Summit consultants offer experience in virtually every aspect of organizational management, including strategy, operations, risk management, human resources, finance, accounting, and marketing. Between those team members, Summit has a combined twelve advanced degrees, over thirty professional certifications, and more than 500 years of experience in their respective fields. In addition to the professional knowledge and experience, Summit team members also offer considerable experience in a variety of industries, including manufacturing, hospitality, construction, retail, education, energy, and numerous others.

Client Base

Summit has served over 1000 corporate clients since its inception, with a current book of over 400 businesses. Those clients are primarily focused in Tennessee and Virginia but together represent locations in over twenty states. Likewise, Summit clients represent numerous industries, including construction, manufacturing, healthcare, food service, professional services, education, nonprofit organizations, and healthcare. While many of Summit's clients have fewer than five employees, the majority of Summit's revenue is represented by larger employers, with almost two-fifths being generated by clients with over 100 employees.



Financial Trends

Summit ended 2015 with over 50% growth as compared to 2014. This was the second time in three years that Summit had seen more than 50% annual growth and the third year in a row with over 20%. In addition, 2015 represented the fifth straight year that every division in Summit enjoyed significant growth. Over those five years, Summit has seen its revenue grow by more than 300%, with every division growing by at least 150%. Strategic consulting represented the biggest area of growth in 2015, seeing almost 100% growth in comparison to 2014, with management and marketing consulting representing the biggest areas of growth.

Plan Overview

The following strategic plan presents an overview of the steps that The Summit Companies hopes to take over the course of the planning period as well an explanation of why the specific steps were selected. While most of the plan included here will focus on the steps that will be pursued in 2016, the plan also seeks to also provide to readers an understanding of Summit's current position and recent results as it enters 2016 and an introduction to the key steps that it currently plans to pursue in 2017 and 2018. Summit utilizes a rolling three year plan which includes a broad goals and objectives for the overall period and a detailed action plan for the twelve month period to come. This method is designed to provide as much consistency as possible in the organizations long-term planning and accuracy and relevance in its current action plan. This plan is further designed to be updated on a continuous basis throughout the year and published at least annually.

A. Planning Goals

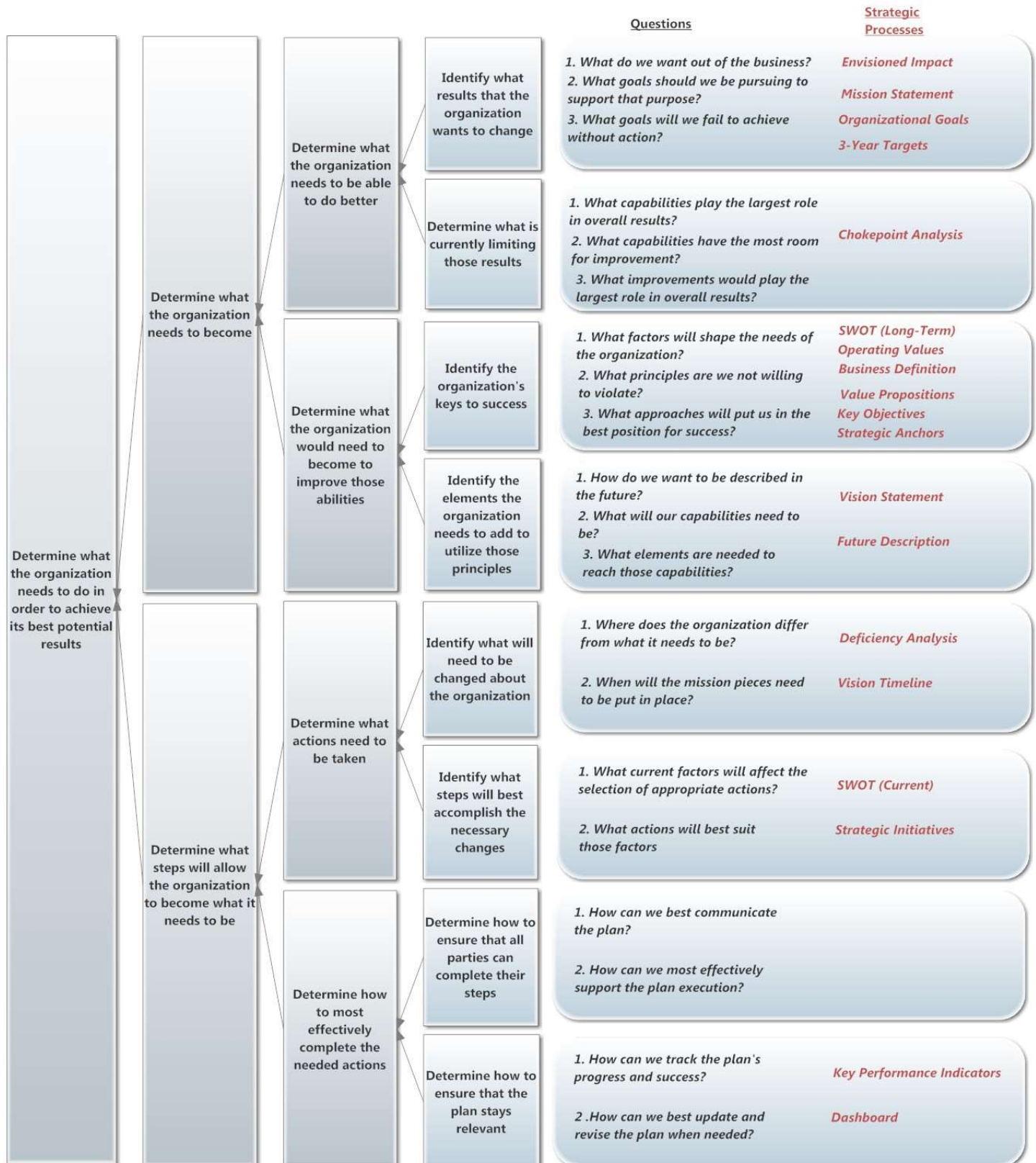
At its core, strategic planning is the process of laying out the necessary steps to transform an organization into what it needs to be in order to best achieve the goals of its stakeholders. It can be viewed similar to an instruction manual for assembling or fixing a machine; it should provide clear directions for taking the pieces or faulty machine with which you are beginning and then using those materials to build a machine that will produce the results that the operator desires. While many different processes, tools, reports, and strategic definitions may be employed throughout the process, the plan can never lose sight of that simple purpose. When viewed in its entirety, the Summit plan should be able to sufficiently accomplish each of the following goals:

- 1. Identify specific objectives and focus for the organization which are feasible, measurable, and will motivate the team, and will be un*
- 2. Establish a concrete vision for the future of the organization that will be possible to build within the planning time period and will provide reasonable assurance that the organization can been its objectives*
- 3. Lay out clear planning steps that cover all of the essential aspects of the organization and, if followed, will shape the organization into its envisioned future*
- 4. Provide an execution process and resources to provide the greatest possible likelihood that the planning steps will be completed within the necessary time frame.*

B. Methodology

In order to best achieve that purpose, the Summit strategic plan is laid out in a series of steps that are each designed to provide greater clarity in at least one aspect of what it will take for Summit to shape itself into the organization that it needs to be in order to realize its vision. The different levels of steps should allow the reader to be able to follow the overall intent and focus of each specific step and to evaluate the effectiveness of each step in light of the objectives of the parent steps seen in the higher levels. By structuring the plan in this manner, Summit is able to select the planning techniques and tools that best fit its overall planning needs and to be able to continually evaluate the plan through its development according to its ability to be help Summit realize its overall goals. Because this plan document is serving a dual purpose of communicating Summit's strategic plan and of serving as a template for other planning documents, multiple planning techniques and tools are often used even when fewer would typically meet the planning needs.

The chart below illustrates the overall structure of the planning steps, the specific questions that are explored to help address the lower level of planning steps, and the common strategic processes that Summit has utilized in each area.



Assessing opportunities for improvement

The results of every organization are driven by a combination of its capabilities in a number of areas. Strategic planning works from the understanding that if the capabilities are unchanged, then unless there is a significant change in outside factors, the organization is likely to continue to get relatively similar results in future periods. Because of that, strategic planning focuses on making specific changes which are in turn designed to improve the organization's capabilities in one or more areas and ultimately improve the overall results. If the organization has selected appropriate and realistic overall objectives, then any failure to meet the overall objectives would have to be tied to one or more areas in which the organization's capabilities are not at their highest possible level. However, before the organization can take steps to improve those capabilities, it must first be able to assess how the individual capabilities are limiting the overall results.

A. Identify the objectives that are not being met

If an organization is currently organized and operating in such a way as to be able to realize all of the benefits that the stakeholders desire for the foreseeable future, then there would be no need to engage in a planning process. The presence of an opportunity for improvement in at least one of those areas provides the opportunity for strategic planning to create value. Since that value must be realized by ultimately allowing those missing benefits to be realized, it is crucial to first identify the benefits that are desired and then evaluate which ones can be improved. This will in turn provide focus for the steps to follow. In order to identify the results that the organization will seek to change over the planning period, the strategic plan should consider three specific questions.

1. What do we want out of the business?

The first question focuses on the end results that matter most to the stakeholders in the organization. It provides the broadest answer to the core question of "Why are we in business?" To answer this question, the organization must have a strong understanding of the following:

1. *Who are our stakeholders?*
2. *What is most important to our stakeholders on a personal level?*
3. *What personal values do the stakeholders expect the organization to be able to meet?*

In answering this question, we have focused on understanding what led the owners to first begin the business, what long-term benefits they feel are worthy of the short-term sacrifices to build the business, what professional and personal goals have brought the individual team members to Summit, and what professional activities that the team members find most professionally fulfilling and personally enjoyable. This information has been gathered continually over the last few years through interviews and conversations with new and prospective employees, and through periodic surveys. The most recent survey was conducted in December 2015 and was incorporated into the plan development. All of the available information is then utilized in drafting an envisioned impact for the organization to succinctly communicate the impact that Summit is hoping to achieve.

Envisioned Impact

Overview: Communicating an Envisioned Impact allows an organization to provide a clear picture of what they ultimately hope the organization to accomplish. While it may be tweaked over a period of time, it should remain relatively consistent over the life of the organization. All organizational decisions should be able to support at least one aspect of that Envisioned Impact. The Envisioned Impact should be easily recognizable from the stakeholder values and provide a connection from them to all subsequent strategic statements.

Development: Among the stakeholder values and priorities that were considered, the following were the primary factors of influence in developing the Envisioned Impact:

1. *The Christian faith of the owners and long-term employees*
2. *The desire among team members for professional fulfillment*
3. *The community involvement of team members*
4. *The organization's involvement in international missions*

In drafting the Impact statement, Summit recognizes that as a for-profit corporation it is officially a secular entity and has been organized to be able to provide financial rewards to the corporate stockholders. At the same time, it also recognizes that the incorporators and current stockholders put a higher personal priority on missional purpose than on financial rewards. While this does not mean that every business strategy must have a direct spiritual purpose, it does mean that any strategy which would violate the Christian values of the stockholders will not be considered. In addition, it also provides Summit with an obligation to consider strategies that will support a larger missional purpose, even if they will serve no direct financial or profitable purpose. With those considerations in mind, Summit has drafted the following statement of Envisioned Impact:

Summit Envisioned Impact

We believe in providing an opportunity for worthy individuals to enjoy financially and professionally rewarding careers. We further seek for our resources and experience to have a positive economic and social impact, locally and in impoverished regions, through empowering individual businesses and charitable organizations. We finally are committed to being a positive reflection on Christ throughout all that Summit does.

2. What goals should we be pursuing to support that purpose?

While the Envisioned Impact provides an initial framework, it alone does not sufficiently provide the clarity necessary for the organization to be able to determine the benefits that is not fully producing. Additional steps are critical in order to be able to translate the Envisioned Impact into statements and objectives that will provide the organization with guidance for daily activities and a method to be able to assess the need for revisions to planning goals or actions.

The determination of specific goals for Summit relied heavily on past organizational experience and feedback from team members. That experience and feedback was analyzed primarily through developing a clear understanding of the answers to two specific questions:

1. *What common themes shape the way that we seek to accomplish our envisioned impact through daily activities?*
2. *What potential assessable objectives would help us evaluate the degree to which we are accomplishing our impact?*

The answers provided to those questions were then used to draft a Mission Statement to communicate what guides Summit's daily activities and decisions.

Mission Statement

Overview: Organizational Mission Statements can vary widely in format, style, and length. However, despite those differences, they share a common purpose of communicating what the organization is striving to accomplish and demonstrate on a daily basis. Mission Statements should be as short and concise as possible while still presenting a broad picture that incorporates all elements of the organization's activities. While they do not necessarily have to be easily memorized, the key characteristics and overall idea of the Mission should be easily understood, supported, and communicated by the entire organization.

Development: The Summit Mission Statement has been continually updated and revised over the past few years, but continues to focus on the two groups that we see a primary operational obligation to serve. The first group is our clients, with the mission needing to demonstrate the value that we are hoping to provide to our clients, which is tied to their ability to reach their own goals. The second group are the professionals who are currently part of our team or who may become a part of our team in the future. Likewise, our mission strives to reflect how we hope to have a positive impact on their lives and careers.

Summit Mission Statement

Our mission is to provide qualified individuals with the opportunity to meet their professional and financial goals through providing organizations with the guidance and support necessary to maximize their potential.

In order to more concretely communicate the goals that Summit is committed to pursuing in order to achieve its desired impact, the Summit has further built on its Mission Statement by providing a set of Organizational Goals.

Organizational Goals

Overview: Organization Goals are long-term objectives that should remain consistent over a long period of time and serve as a framework and guide for all other goals that the organization will pursue. While it is important that the goals are measurable, they do not all have to be objective. Certain goals will more accurately be measured by feedback from key stakeholders, and as long as there is an avenue for honestly and impartially answering the question, those subjective goals can still be very valuable. There is no single best answer for the number of organizational goals necessary, but they should be limited to the smallest number possible while still collectively providing strong assurance that accomplishment of the specific goals will ensure that the organization accomplishes its desired impact.

Development: Summit has strived to select goals that will reflect the varied values that represent the highest priorities of the stakeholders. While financial success is a key component of fulfilling those priorities, it represents only a portion of the overall desired impact. Financial growth and profitability will receive more significant attention in earlier years as they will factor significantly in the organization's survival and ability to invest in the necessary resources to achieve the other goals.



In order to assist and guide the later steps of the planning process, Summit has also built on its Organizational Goals, but establishing a set of targets for what level of performance it hopes to achieve at the ending of the planning process.

3-Year Targets

Overview: 3-Year Targets serve as shorter term focal points to help motivate and focus the team. Because they are more specific than the Long-Term Goals and are time-based, they provide greater clarification and direction than the Long-Term Goals alone. In addition, they offer a concrete check point to help ensure that the organization is continually taking steps to maximize its potential impact.

Development: Summit has developed a list of Targets based on the overall Organizational Goals. They represent what Summit feels would be the most significant indications that it is making the overall progress needed in order to realize its vision. The individual targets reflect specific aspects of organizational ability and financial results. In addition, each target is concrete enough to be utilized in focusing organizational activities, yet are complex enough that they could be achieved without significant organizational growth.



3. What target results will we fail to reach without action?

The development and communication of the mission statement and organizational goals provide a template for us to be able to determine the degree to which we are achieving the results necessary to accomplish our desired impact. However, before we can determine the specific aspects of the organization that need to be addressed in order to accomplish our Envisioned Impact, we must perform an assessment of our overall results. Because the strategic plan is by nature forward-looking, the crucial evaluation is not past performance, but rather the predicted future performance based on the current organization design. However, since predicting future performance is difficult, this evaluation process should also incorporate past performance evaluations to help ensure as accurate of prediction as possible. To accomplish that goal, we have completed a subjective assessment as to the degree to which we have been able to maximize our potential with regards to the mission statement, long-term goals, and 3-year targets in past performance, current projections (without strategic action), and stability for the future. In addition, because the plan is built to address not past results, but rather the results that would be expected for the future without strategic action, Summit also completes a full risk assessment to identify the likelihood that current results and trends will be interrupted by various factors.

Summit Risk Analysis and Profile

	Relevance	Risk	Overall
Loss of clients	8	7	56
Loss of employees	9	5	45
New competition	5	3	15
New regulations	3	5	15
Finance risk	4	6	24
Collections risk	4	5	20



Shortfall Analysis

	Key Measures	Past Performance	Current Projections	Stability
Mission	Employee Turnover, Customer Retention, Total Payroll, Gross Margin	Acceptable, but significant room for improvement	Acceptable, but significant room for improvement	Significant risk and uncertainty for future
Profitability	Total Payroll, Total Contributions, Total Dividends	Below acceptable level, but not critical	Below acceptable level, but not critical	Significant risk and uncertainty for future
Employees	Employee retention, Employee satisfaction	Acceptable, but significant room for improvement	Acceptable, but significant room for improvement	Significant risk and uncertainty for future
Organizations	Customer retention, customer satisfaction	Strong performance, but below maximum potential	Strong performance, but below maximum potential	Significant risk and uncertainty for future
Glorify Christ	Self-assessment scores	Acceptable, but significant room for improvement	Strong performance, but below maximum potential	Significant risk and uncertainty for future
Employee Ownership	# of employees invested	Acceptable, but significant room for improvement	Below acceptable level, but not critical	Significant risk and uncertainty for future
Non-profit service	# of non-profits served	Strong performance, but below maximum potential	Strong performance, but below maximum potential	Significant risk and uncertainty for future
Consultant Earning	Average employee total earnings, average hourly earnings	Below acceptable level, but not critical	Critical if not addressed	Significant risk and uncertainty for future
Teaching and Publishing	# of seminars, total people reached, publications	Acceptable, but significant room for improvement	Below acceptable level, but not critical	Significant risk and uncertainty for future

B. Identifying the capabilities that are currently limiting our results

While it is crucial to be able to measure and weigh overall results, assessing the relative performance of the organization in those measures will not independently show the organization what it needs to change. Many, if not all, of those results are themselves influenced by a number of facets of the organization, and unless there are changes made to the organization itself, then it is very unlikely that the organization will see any significant change in the results. However, because there are so many potential areas for any organization to address, if the organization cannot narrow its focus to some degree, it is very unlikely that it will be able to sufficiently address all of the most crucial areas. The criticality of addressing any single area will be a result of the combination of two independent factors:

- 1. The influence that the specific area has on the overall organizational results*
- 2. The potential for the organization to improve in that specific area, given its situation*

Those two individual factors together determine the overall impact that addressing that specific area can have on the overall results. Depending on the organization's specific needs, those factors can be addressed individually (for greater detail and accuracy) or together (for simplicity and ease.) This plan will use the combined method in the formal report, but will also provide a demonstration of the individual method.

Summit has developed a proprietary process for analyzing and evaluating the link between specific aspects of an organization and its overall results. This process can be completed objectively, subjectively, or by a combination of the two. It further can be completed to varying degrees of specificity depending on the resources and needs of the specific organization. Whichever approaches are used, however, the process includes the following steps:

- 1. Evaluating the organization's success to maximize seven individual and measurable areas of performance that will in turn drive the ability of the organization to achieve its desired impacts*
- 2. Using those results to next analyze the organization's ability in each of a set of universal goals, that while having varying degrees of individual relevance to a specific organization's performance, will collectively account for everything that an organization needs to do to maximize its potential*
- 3. Performing verification procedures on the results to help ensure the greatest degree of accuracy in the results*

The following charts represent the universal performance goals and capability goals which are used to assess the current performance of the organization and identify the areas on which need to be focused while developing the action plan.

Performance Goals

Growth	Increase client base
Efficiency	Increase profit margins on your products and services
Risk	Decrease cost and impact of risk and compliance
Financing	Decrease cost of capital
Production	Increase overall product quality and effectiveness
Employees	Increase indirect positive impact on employees
Community	Increase positive impact on non-stakeholders

Goals for Direct Capabilities

HR	Minimize total cost of HR compliance and management
Finance	Minimize total cost of financial compliance and management
Operations	Minimize cost of operational risk and compliance
Operations	Efficiently produce products and services of high quality and high value to our clients
Operations	Ensure our products and services are delivered and utilized effectively
Marketing	Maximize marketability of product
Marketing	Maximize our ability to add customers with the products that we have
Marketing	Maximize profitability of each customer
Finance	Maximize financial benefit of available resources
Organization	Maximize potential impact on all groups

Goals for Supporting Capabilities

Finance	Maximize the usefulness of our financial information
HR	Maximize the performance of the team
HR	Build the best possible team
Organization	Provide the resources and support to maximize operational effectiveness
Organization	Maintain the ideal structure to support operations
Organization	Maximize effectiveness of strategic efforts in supporting organizational goals
Organization	Maximize the effectiveness of internal processes

Before beginning the process of analyzing the overall potential for impact in the individual capabilities, it is important to begin with an understanding of how much room there is for improvement in the overall performance measures. This will help to focus and validate the later analysis.

Summit Performance Measures

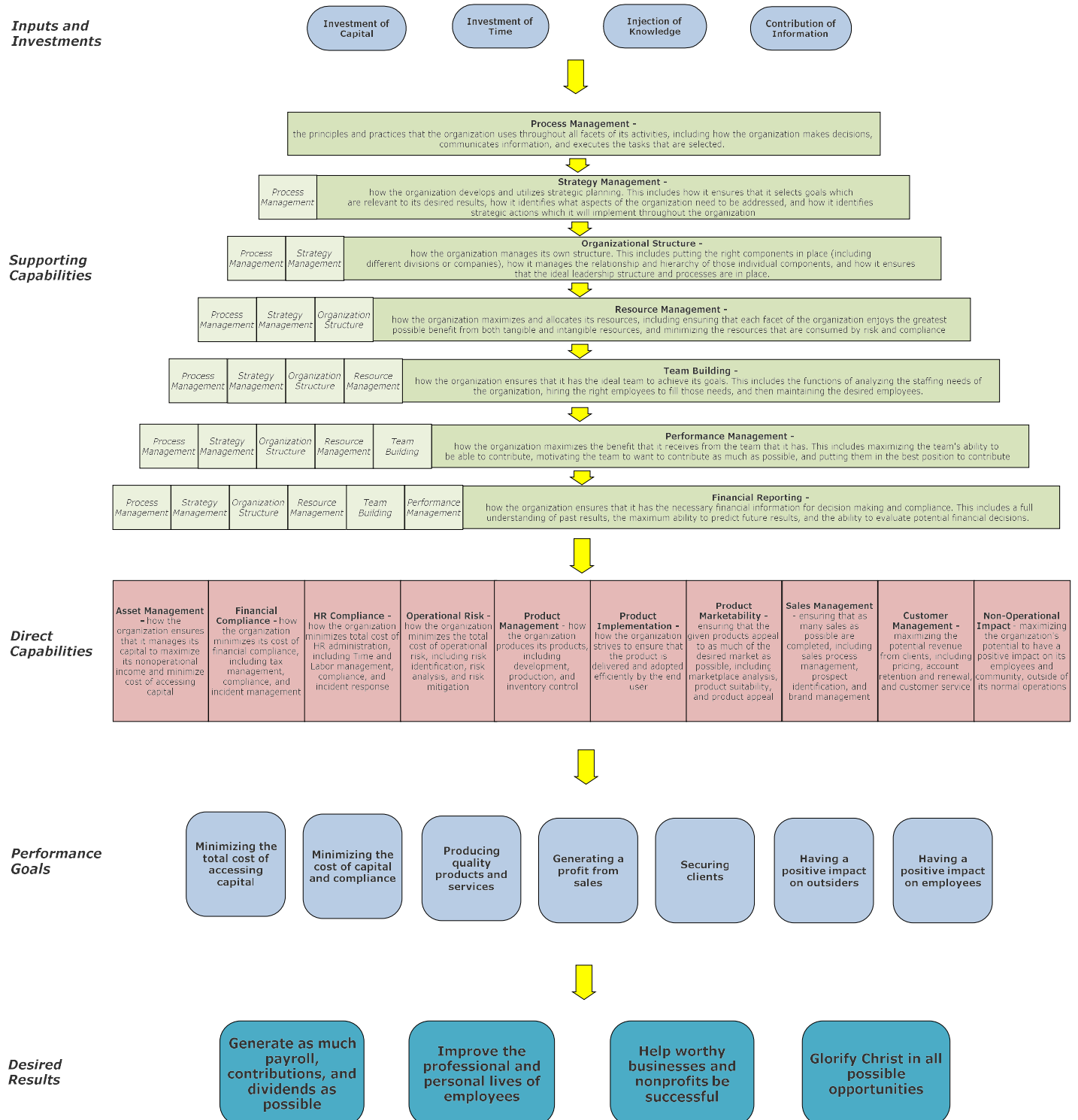
Goal	Improvement
<i>Increase client base</i>	45%
<i>Increase profit margins on your products and services</i>	40%
<i>Decrease cost and impact of risk and compliance</i>	10%
<i>Decrease cost of capital</i>	15%
<i>Increase overall product quality and effectiveness</i>	40%
<i>Increase indirect positive impact on employees</i>	20%
<i>Increase positive impact on non-stakeholders</i>	20%

1. What specific capabilities play the largest role in overall results?

Although the capabilities may be universal, each organization features a unique combination of those capabilities, with the combination serving to determine what exact role each will play in the overall results. In order to determine which areas need the most attention, the relevancy of each capability must be added to the potential for improvement to generate an overall impact potential. Those relevancies are also assessed using both objective and subjective measures, with larger organizations being able to lean more heavily on objective measures. Summit's plan primarily utilizes subjective measures but features elements of both where possible.

The following diagram demonstrates how the investments that are made into Summit are then directed through organizational processes in order to achieve its desired results and impacts.

Process Flow



Using the process flow diagram as a guide, Summit uses a series of subjective and objective measurements to evaluate the overall impact that each capability has on the overall desired results of the organization. The follow chart illustrates the results of that analysis.

Relevance Analysis

	Goal	Relevance
1	<i>Minimize total cost of HR compliance and management</i>	1.0%
2	<i>Minimize total cost of financial compliance and management</i>	1.0%
3	<i>Minimize cost of operational risk and compliance</i>	0.4%
4	<i>Efficiently produce products and services of high quality and high value to our clients</i>	17.7%
5	<i>Ensure our products and services are delivered and utilized effectively</i>	0.7%
6	<i>Maximize marketability of product</i>	2.9%
7	<i>Maximize our ability to add customers with the products that we have</i>	11.9%
8	<i>Maximize profitability of each customer</i>	3.6%
9	<i>Maximize financial benefit of available resources</i>	0.6%
10	<i>Maximize potential impact on all groups</i>	6.0%
11	<i>Maximize the usefulness of our financial information</i>	2.2%
12	<i>Maximize the performance of the team</i>	1.9%
13	<i>Build the best possible team</i>	12.4%
14	<i>Provide the resources and support to maximize operational effectiveness</i>	8.0%
15	<i>Maintain the ideal structure to support operations</i>	3.8%
16	<i>Maximize effectiveness of strategic efforts in supporting organizational goals</i>	14.1%
17	<i>Maximize the effectiveness of internal processes</i>	11.9%

2. What specific capabilities have the most room for improvement?

While many planning processes will focus on problems or weaknesses, if the goal is to improve the existing organization, those are only indirectly helpful. The true focus should be on the capabilities that have the most room for improvement, given the organization's specific resources and environment. Multiple processes, including both subjective and objective can be utilized to assess the improvement potential. The Summit strategic plan utilizes a process that combines subjective performance scores, audits, and objective metrics. Those individual scores are then cross-referenced where possible to verify their individual accuracy before the scores are combined for a final measure. The chart below shows the scores of each high level capability, with a higher score representing more opportunity for improvement.

Potential Improvement Analysis

	Goal	Potential
1	<i>Minimize total cost of HR compliance and management</i>	10.0%
2	<i>Minimize total cost of financial compliance and management</i>	10.0%
3	<i>Minimize cost of operational risk and compliance</i>	5.0%
4	<i>Efficiently produce products and services of high quality and high value to our clients</i>	40.0%
5	<i>Ensure our products and services are delivered and utilized effectively</i>	30.0%
6	<i>Maximize marketability of product</i>	60.0%
7	<i>Maximize our ability to add customers with the products that we have</i>	40.0%
8	<i>Maximize profitability of each customer</i>	40.0%
9	<i>Maximize financial benefit of available resources</i>	15.0%
10	<i>Maximize potential impact on all groups</i>	20.0%
11	<i>Maximize the usefulness of our financial information</i>	10.0%
12	<i>Maximize the performance of the team</i>	10.0%
13	<i>Build the best possible team</i>	25.0%
14	<i>Provide the resources and support to maximize operational effectiveness</i>	30.0%
15	<i>Maintain the ideal structure to support operations</i>	50.0%
16	<i>Maximize effectiveness of strategic efforts in supporting organizational goals</i>	40.0%
17	<i>Maximize the effectiveness of internal processes</i>	20.0%

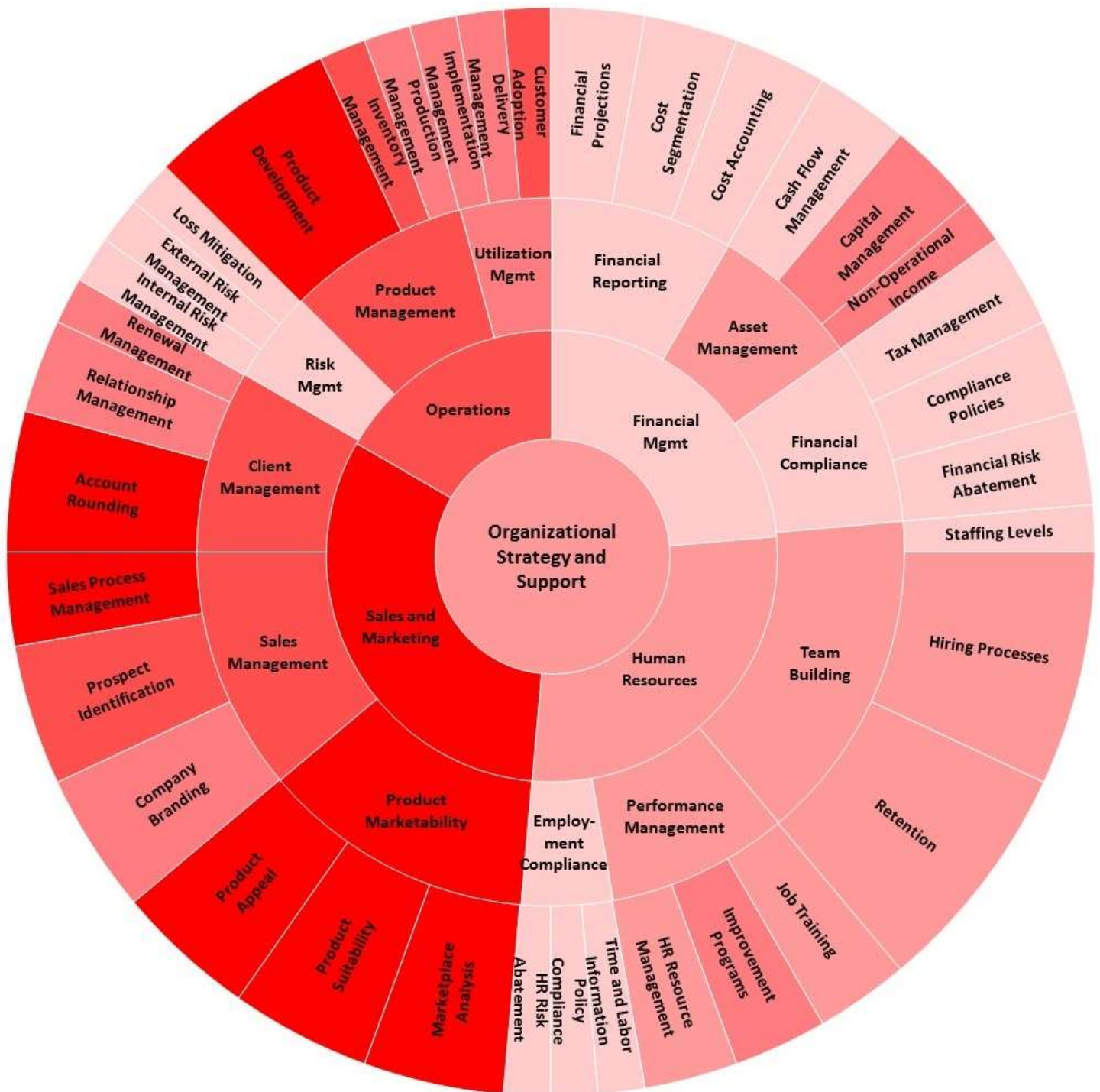
3. What capability improvements could create the biggest improvement on overall results?

The individual results of improvement potential and relevancy are important only as they serve to help assess the overall potential impact. Because assessing the improvement can never be done with 100% certainty, additional steps for verification along the way are useful. The chart below shows the results of those processes. Each capability is given chokepoint score, representing how much impact the capability's underperformance related to its potential had on the organization's overall results. Each score is then adjusted in relation to the highest score, with that capability be given 100% and all other scores demonstrated in relation it.

Chokepoint Analysis		
	Goal	Combined
1	<i>Minimize total cost of HR compliance and management</i>	1%
2	<i>Minimize total cost of financial compliance and management</i>	1%
3	<i>Minimize cost of operational risk and compliance</i>	0%
4	<i>Efficiently produce products and services of high quality and high value to our clients</i>	100%
5	<i>Ensure our products and services are delivered and utilized effectively</i>	3%
6	<i>Maximize marketability of product</i>	24%
7	<i>Maximize our ability to add customers with the products that we have</i>	67%
8	<i>Maximize profitability of each customer</i>	20%
9	<i>Maximize financial benefit of available resources</i>	1%
10	<i>Maximize potential impact on all groups</i>	17%
11	<i>Maximize the usefulness of our financial information</i>	3%
12	<i>Maximize the performance of the team</i>	3%
13	<i>Build the best possible team</i>	44%
14	<i>Provide the resources and support to maximize operational effectiveness</i>	34%
15	<i>Maintain the ideal structure to support operations</i>	27%
16	<i>Maximize effectiveness of strategic efforts in supporting organizational goals</i>	80%
17	<i>Maximize the effectiveness of internal processes</i>	34%

The following graphic represents an alternative method to communicate the same information presented in the Chokepoint Analysis. While the graphic covers only operational capabilities (excluding organizational-level), it does present an additional level of detail by showing supporting capabilities. Each capability is sized according to its relevance, and color coded according to its opportunity for improvement.

Operational Heat Map



Developing a Vision for the Future

Identifying the specific capabilities that the organization is lacking serves as a great starting point, but it does not provide direction to the organization. In order to have a clear direction, the organization needs to have a good understanding of what would allow it to achieve the capabilities that would provide the desired results. The capabilities are a result of the processes, resources, and people that the organization puts in place. If it can identify the elements that it needs, it should be able to put itself in a position to have the necessary capabilities to succeed. This will in turn require a strong understanding both of the universal principles that will support success in all organizations and also of the unique characteristics and situation of the specific organization that will provide guidance as to what the organization needs to become. By understanding all of those factors, the organization can then develop guidelines that will then allow it to develop an idea of what each facet of the organization will need to become.

A. Identifying the organizations keys to success

While there are many best practices that all organizations will find valuable, each organization has a unique culture, character, passion, and setting that will shape what it needs to strive to become. To develop the ideal guidelines for the organization, it is important to understand both will help drive the success of the organization, and also what the organization would be unwilling to do, even if it did allow for success in other areas.

1. What are the internal and external factors that will shape the needs of the organization?

Any organization's outlook is going to be strongly shaped by its position and environment. Assessing both of those pieces requires a comprehensive and current understanding of a number of internal and external factors, each of which will play some role in determining how effective certain paths and processes will be in leading the organization to success.

SWOT Analysis (Long-Term)

Overview: The SWOT Analysis is one of the most universally utilized strategic planning tools. While the format, length, and process vary widely from organization to organization, every SWOT Analysis should be focused on identifying four specific organizational factors: Strengths, Weaknesses, Opportunities, and Threats. SWOTs are typically utilized during situational analysis, but Summit also utilizes a variation of the SWOT in its vision development. Unlike a traditional SWOT, this SWOT is focused not on the current situation, but rather on the outlook over the planning period.

Development: While the components are similar to a traditional SWOT, the answers given are limited just to the factors that will stay true over the entire planning process, and likely in the years past its completion. This includes answering the following questions:

Strengths

1. *What advantages does our business model offer compared to competitors?*
2. *What is most attractive about our model to potential team members and clients?*
3. *What strengths and resources can we most safely build around for the years to come?*

Weaknesses

1. *What limitations will we face throughout and beyond the planning period?*
2. *Where will we face bigger challenges than our competitors?*

Opportunities

1. *What long-term market trends are we in a position to utilize?*
2. *What changes in the business environment will suit our strengths?*

Threats

1. *What regulations could affect and limit how we do business?*
2. *What aspects of our operating environment are most volatile?*

Summit SWOT Analysis

Strengths

- ♦ Summit is flexible enough to adapt quickly to changing circumstances
- ♦ Summit's focus on strategic principles allows it to stay relevant even as technology and business change
- ♦ Summit's model makes it attractive to a wide range of potential team members

Weaknesses

- ♦ Our team members have limited contact with each other
- ♦ We have fewer resources than our top competitors
- ♦ Regulations restrict our branding in many areas
- ♦ Our diversity requires more complex risk management

Opportunities

- ♦ Increasing number of professionals looking for consulting work
- ♦ Rapidly changing business environment increase challenges facing business leaders
- ♦ Business practices are increasingly becoming more diverse and comprehensive

Threats

- ♦ Fee based consulting can be restricted in poor economic times
- ♦ New legal regulations could limit the viability of certain product lines
- ♦ Technological advances and changes can threaten the viability of key systems

The information gathered through the SWOT process can also be utilized in identifying certain Strategic Issues that the organization faces. Identifying these issues is critical as they will both help to focus the organization's planning resources and also keep the organization aware of challenges that it will face as it strives to undertake certain actions.

Strategic Issues

The following items are the most influential issues that Summit encounters on a regular basis in its planning process. While some aspects are common to many organizations in its field and stage of the business life cycle, the degree to which they affect the overall organizational goals is unique to Summit's operations. In addition, certain aspects are a direct result of Summit's unique business model and thus will have to be addressed with less guidance available from external sources.

1. *Dual branding needs* – Summit's unique model creates the ability to be able to perform consulting operations within different operational approaches. Those engagements can be performed as part of a comprehensive project that will involve multiple company divisions and other times be carried out as a more limited project that focuses on one area of operations. In addition, while Summit's organizational structure can allow it to uniquely thrive under both approaches, it can also lead to confusion for potential clients. This creates a need for Summit to be able to effectively brand itself both as a comprehensive strategic consulting firm able to effectively address a client's broadest issues, and also brand each division as focused agencies able to focus as deeply as necessary on the intricacies of specific operational concerns.
2. *Competing financial concerns* – As a growing company, it is crucial for Summit to be able to reinvest a significant portion of its revenue back into the company. At the same time, in order to be able to attract and retain top professionals and meet our mission goals with regards to their financial security, it is equally important that we are able to pay higher commissions than would be available at any other company or in independent operations.
3. *Scarcity of resources and multiple needs* – Due to the complexity of Summit's model, there are numerous aspects of its operations that are in significant need of resources to be able to grow and improve. These resources include both financial and non-financial resources, including branding and client networks. At the same time, as a small company with limited financial resources, Summit has to be very selective in how it allocates resources and has to pursue creative strategies in order to secure other resources.
4. *Need to balance flexibility with quality control* – Part of the draw of Summit to potential team members is the flexibility that our model offers. At the same time, it is equally critical for Summit to ensure that it provides consistent quality across all areas of consulting services. The challenge is for Summit to be able to establish quality control measures while also continuing to allow each team member to be able to determine their own processes and services.

2. What principles are we not willing to violate, even to reach our desired results?

The unique personalities, values, and ethical beliefs of the various team members of the organization all combine to shape certain principles that will act as limits on what the organization is willing to do and to become. These limits are strong enough that the organization must be willing to say that it would be more willing to sacrifice long-term results than to violate those principles. While those principles can often have indirect impacts that will actually support those results, the organization must be willing to follow them even if it doesn't believe that will be the case.

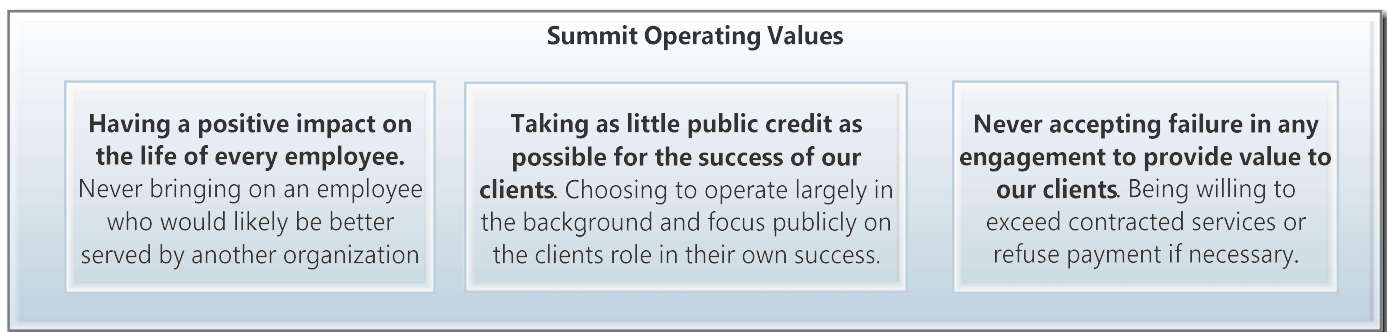
Most of the information that shapes those principles at Summit is related to the personal beliefs and priorities of the team members. This information is largely gathered anecdotally through conversations, interviews, and

surveys. While the input and preferences of all team members is considered, the feedback of owners and key employees receives the heaviest weight as they will play the most significant role in the long-term success of the organization.

Operating Values

Overview: While ethics and morals will typically be shared between organizations, there are certain standards that will also differ from group to group, yet be strongly held enough to communicate as a long-term standard for business decisions. These values will often go through changes over the life of an organization, but they should still be consistent for multiple years at a time and reflect principles that will remain consistent in the years to come.

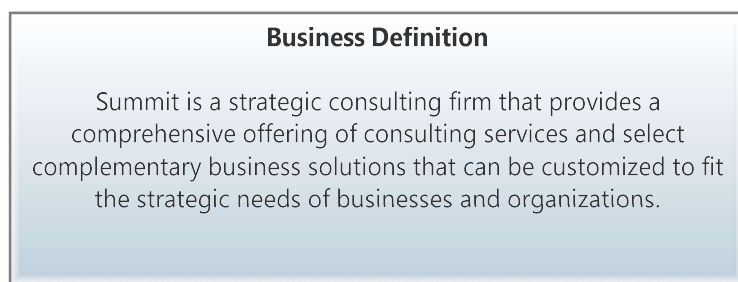
Development: The Summit Operating Values are a reflection of employee surveys and feedback, as well as subjective data gathered over a period of time. In addition, they reflect a heavy influence from the personal priorities of the key organizational stakeholders.



Business Definition

Overview: Over the course of the life of any organization, there are likely to be many changes to the services or products that it offers. It is possible even that it may find itself in a different or broader industry than it had originally imagined. Because of this, it is important that every organization avoid taking too narrow of a view of what it is supposed to do. At the same time, without any guidelines or limits being placed on the business, it can lack clarity and direction. The Business Definition should address both of those concerns by being broad enough to stay relevant even if the operating environment changes drastically, while also being specific enough to provide some degree of focus to the planning process.

Development: Summit's Business Definition has changed frequently over its history, but after developing into its current focus a few years ago, it has remained fairly consistent. The definition is a reflection of key services and products, as well as a result of evaluating the relative success of various marketing and branding efforts.



3. What approaches will put us in the best position to reach our desired results?

Principles are most effective if they can communicate both the limitations on how an organization must behave and also the behaviors that should be pursued. However, this is not to say that developing those behaviors is not often challenging. Not only can determining the latter behaviors be more difficult than the former, but actually being able to carry out those behaviors can itself be a challenge. Despite this, it is still an important exercise to pursue as the identification of those principles can be incredibly valuable in shaping business decisions and staying focused on the path that will lead to the greatest long-term success.

The principles expressed in this step are typically more tactical than those expressed in the previous step. These principles should be focused on demonstrating how the organization believes that it can best achieve the results that it desires. These should consider the needs of both customers and employees. Summit is employing two Value propositions in this stage: the Customer Value Proposition and the Employee Value Proposition. In addition, it is also utilizing Strategic Anchors to identify the practices that play key roles in the continued success of Summit.

Value Propositions

Overview: Organizations often employ either a Customer Value Proposition or an Employee Value Proposition, and many organizations will utilize both. At their core, these statements express what makes an organization a good fit for a customer and/or employee. While they will not address all of the ways that an organization can add value, they should communicate at least some of the key areas that distinguish the organization from its competitors.

Development: The Summit Value Propositions have been drafted to communicate the areas in which Summit has enjoyed the most success in attracting team members and new clients. The information that was gathered to develop Operating Values also plays heavily into the development of each of these ideas.

Customer Value Proposition

We provide access to a level of talent and knowledge that is far and above what is available elsewhere in the marketplace at the same price level and engagement flexibility.

Employee Value Proposition

We offer a unique model that allows team members a high degree of independence and flexibility to pursue their long-term goals, while still offering the structure and resources to be most effective

Key Objectives

Overview: Key Objectives serve to highlight the broad processes at which the organization needs to excel or the overall resources which the organization most needs to have in place in order to be able to effectively deliver on its Value Propositions

Development: Summit has chosen its Key Objectives by incorporating the ideas communicated in its Employee Value Proposition and Customer Value Proposition with the relevancy analysis conducted on the individual capabilities. That information is then combined to isolate overall performance objectives that will be crucial in Summit's ability to develop into the organization that it needs to become.



Strategic Anchors

Overview: Strategic Anchors are typically the most difficult of all of the principles to effectively nail down. They can come from a diverse range of business practices, which requires the organization examining virtually everything that it does. They reflect what the organization feels are its competitive advantages and identity. While they are tactical in nature and should reflect a path to tangible results, they are still long-term in nature. They serve as a strong decision-making guide by reminding the organization of the unique identity that it needs to protect, even if it means sacrificing potential opportunities that would seem to offer strong short-term profit potential.

Development: The Summit Strategic Anchors were developed by isolating and evaluating all of its possible business activities and then evaluating according to importance and role in overall success. In particular, the following factors were considered in regards to Summit's unique model:

1. Importance of attracting strong employees that can thrive independently but also work well in a team
2. Importance of building sufficient trust and understanding with prospects and clients to be able to gather necessary information to deliver effective engagements
3. Planning profile that emphasizes long-term potential and missional opportunities over immediate financial success
4. Diverse types of consulting engagements being considered by prospective clients
5. Limited number of competitors in our market

Summit Strategic Anchors

Unique employment model that offers best benefits of both employment and self-employment

- Employees compensated more highly than they could earn long-term on own
- High degree of flexibility for employees
- Independence to choose clients and services offered
- Access to top support and resources

Consultative relationships with all possible contacts and prospects

- Careful branding and selection of appropriate products and services
- Willingness to invest time in strong prospects
- Prioritize long-term relationships over immediate billing
- Selecting employees with financial flexibility to thrive under model

Prioritization of steady and sustainable growth over volatile opportunities and S-T windfalls

- Minimize commitment to long-term fixed financial obligations
- Focus on product lines with high retention
- Sacrifice dividends to maintain high level of reinvestment in resources

Utilizing a structure of complementary companies that can thrive independently or corporately

- Dual branding model that can attract focused and broad engagements
- Team with diverse knowledge and background and individually broad experience
- Multiple corporations to maximize potential
- Culture of collaboration and development, supported by a code of ethics

Identify how Summit needs to be built to utilize those principles

The first half of the strategic plan culminates by developing a clear vision of what the organization needs to become in the future. Identifying Summit's keys to success is a crucial step, but it is equally critical that those keys are then incorporated into a concrete picture of the elements that need to be put into place. In order to reach that point, we must first use the keys to success to establish a target of the ideal level of performance that we would aspire to reach, and then to build on that by identifying specific capabilities that are needed to reach that level, and then the specific elements that are needed to achieve those capabilities.

1. How do we want Summit to be described in the future?

Before we can begin to develop the detail of what the organization needs to become, it is important to first have an overall framework within which to work. The first step of that is establishing a Vision Statement

Vision Statement

Overview: There are multiple aspects of an organization's vision, any of which may be used as a "vision statement." Part of that vision can be the impact that the organization desires to have, which we have communicated through our Envisioned Impact earlier in this plan. Another aspect of the vision is a description of what the organization needs to become. This is what we are communicating here.

Development: The development of Summit's vision primarily is a reflection of the shared answer to crucial strategic questions. The vision should stretch the organization, but also should be tangible enough to feel possible for the organization to reach. Among the questions that were considered were the following:

1. *What would Summit have to become to feel "successful"?*
2. *What elements are in place when we are most proud of Summit?*
3. *What reputation or perception would be the most fulfilling for us to achieve?*
4. *What characteristics would best ensure our future and continued success?*

Summit Vision Statement

To become the leading strategic consulting organization in our region, the most popular place for experienced professionals in our area to pursue employments, and the biggest provider of professional support to nonprofit organizations of any local private company

2. What will Summit's capabilities need to be?

An organization cannot simply achieve its vision without a clear idea of the specific capabilities that would need to be addressed. The vision is a reflection of all aspects of the organization's activities, rather than simply a measure of activity. The following benchmarks represent the level of performance that Summit feels it would need to reach for each capability in order to achieve its vision.

Capability Benchmarks

Capability Area	Benchmark
<i>Minimize total cost of HR compliance and management</i>	Maintain minimal chance of operational compliance incident or loss
<i>Minimize total cost of financial compliance and management</i>	Maintain minimal chance of financial compliance incident or loss
<i>Minimize cost of operational risk and compliance</i>	Maintain minimal chance of HR compliance incident or loss
<i>Efficiently produce products and services of high quality and high value to our clients</i>	Produce profitable products in every division that allow division to compete with top local companies
<i>Ensure our products and services are delivered and utilized effectively</i>	Have at least 90% utilization after 1 year
<i>Maximize marketability of product</i>	Produce products that are marketable to at least 75% of potential market
<i>Maximize our ability to add customers with the products that we have</i>	Close lesser of 5% of qualified prospects or 75% of capacity
<i>Maximize profitability of each customer</i>	Generate at least \$100/hr from competitive products
<i>Maximize financial benefit of available resources</i>	Maintain needed cash while reducing interest rate by 1% annually
<i>Maximize potential impact on all groups</i>	Maximize potential positive impact on all connected groups
<i>Maximize the usefulness of our financial information</i>	Be comfortable with knowledge of division profitability and financial trends
<i>Maximize the performance of the team</i>	Have employees working to at least 90% of potential contribution rate
<i>Build the best possible team</i>	Fill positions in average of 45 days and retain at least 90% of desired employees
<i>Provide the resources and support to maximize operational effectiveness</i>	Maintain high employee satisfaction with receiving best resources possible
<i>Maintain the ideal structure to support operations</i>	Maintain a compliant and flexible structure that supports growth and diversification
<i>Maximize effectiveness of strategic efforts in supporting organizational goals</i>	Have a clear understanding throughout organization of steps to take to support values
<i>Maximize the effectiveness of internal processes</i>	Have a clear understanding throughout organization of how to access information and execute tasks

3. What specific elements will we need to achieve those capabilities?

Once the necessary principles have been developed and communicated, the overall guidance should be in place for the organization to develop an idea of what it needs to become over the planning period. This should be developed to address four specific areas of organizational development:

1. The Products or Services that the organization is going to be providing
2. The Processes in which the organization will need to engage in order to provide those Products or Services to its desired level of quality and profitability
3. The Resources (both tangible and intangible) that the organization will need to have in place to engage in those Processes
4. The People (both positions and skills) that the organization will need in order to execute those Processes.

The process for analyzing what needs to be in place should be done according to the capabilities that the organization needs to have in place. Since those capabilities should have already been identified at this point, all of the necessary information should be available to identify the necessary elements. Two different processes can be utilized for completing that step:

1. *Incremental improvement of capabilities* – this is the simpler and faster of the two processes, although less thorough than the other. This process simply addresses the capabilities that the organization is lacking and identifies the elements necessary for the organization to make some marginal improvement in that area. When an organization is limited in time, and/or has access to a strong planning team and good benchmarking information, this process can be very efficient and effective.
2. *Capability targets* – this is the more formal and structured of the processes. This involves taking each capability and analyzing what levels that capability would need to hit in order to support the organization's long-term goals. The future organization can then be designed by assessing and organizing the elements that would need to be in place to reach all targets.

Summit utilizes both processes in its strategic planning, with the core elements of the plan focused on the areas with the greatest opportunity for incremental improvement and the plan then rounded out by adding the additional elements necessary to reach all capability targets.

Future Description

Overview: While the Future Description still does not provide an exhaustive listing of all future elements, it does go into greater detail and is more concrete to use for planning purposes. The degree of detail utilized will depend on the needs and resources of the organization, but regardless of the degree of the detail, the description will serve both as a guide and a checklist for the organization ensure that all necessary steps are in place.

Development: The Summit Future Description was focused by initially focusing on key lacking capabilities and assessing the most crucial elements that would help address those issues. Secondly, a detailed list of future capabilities is developed and then the key elements that would be needed for those capabilities are then added to the Future Description. Finally, the elements are reviewed as whole to look for any elements that are duplicated, conflicting, or unreasonable for Summit to add during the planning period.

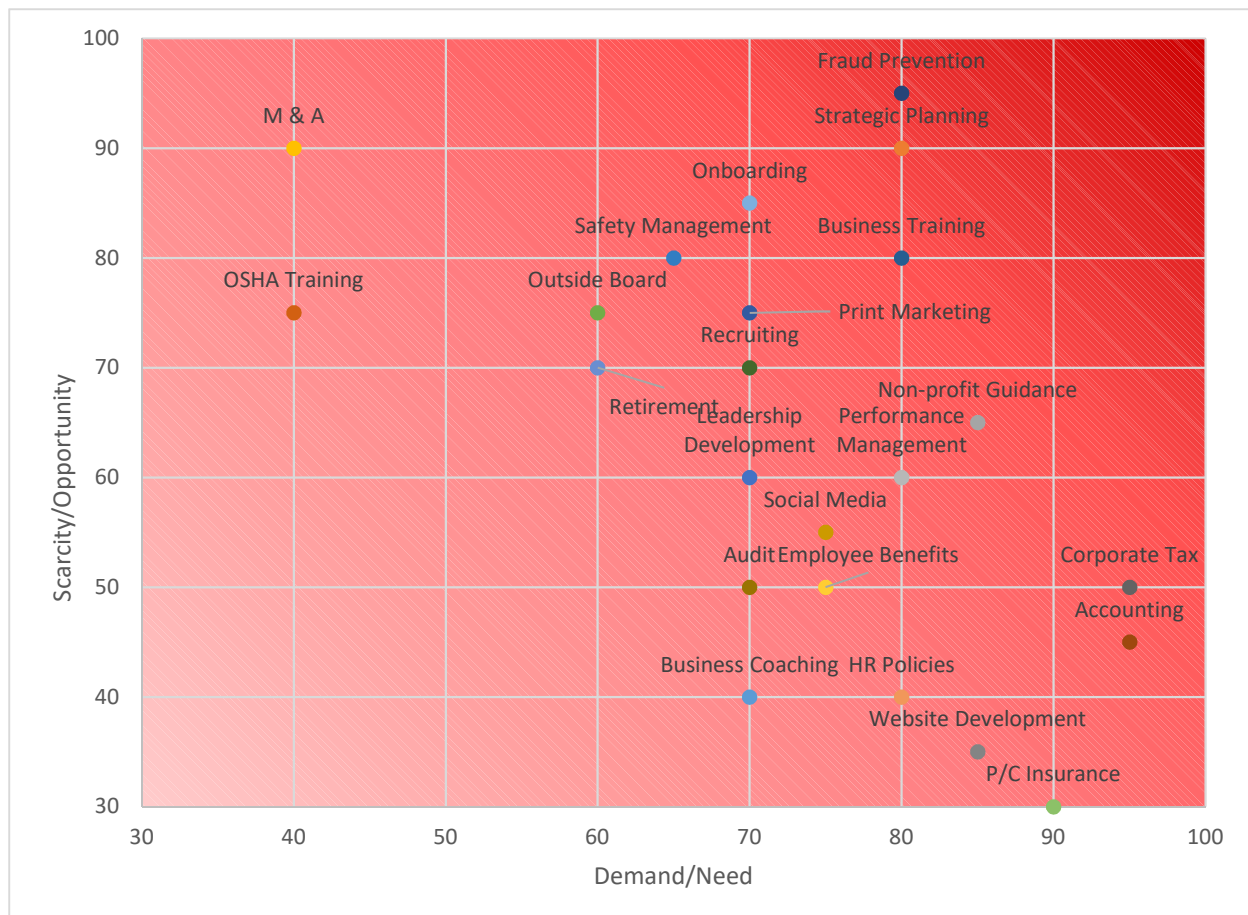
Because the selection of appropriate products and services will determine the suitability of most other elements of the Future Description, two processes are utilized to analyze services. The first is an internal analysis to categorize potential products and services, and the second is a market analysis of potential services that fit that test.

Selection and Categorization

Category	Strategy	Characteristics
Key Strategic Services	Focus of branding efforts, pursued through all advertising avenues	Fee-based consulting services, generally considered to be executive level
Key Support Solutions	Deliberate advertising strategies, including direct sales efforts	Complex business solutions requiring specific expertise and strategic implementation
Other Support Solutions	Limited public advertising, with no direct sales efforts - only to secure and protect clients	Solutions commonly needed by clients that can add value or reduce competition
Limited Offerings	Offered only to current clients and in limited engagements, no public marketing	Potentially profitable accounts which could negatively impact strategic brand

The following Market Analysis presents an assessment of the projected market conditions for selected services that fit the overall vision of Summit. Once passing those tests, each service is then analyzed and presented here according to the projected need in the market (including need that has not yet been recognized by prospect) and the opportunity that exists due to a lack of market saturation (inversely related to competition.)

Market Analysis



Markets Served

Geographic Area

Summit has the resources and connections to potentially generate and service business in any part of the United States. However, it is in a position to most effectively and profitably manage business within 150 miles of its physical locations. That currently covers all of East Tennessee and Southwest Virginia, and most of Western North Carolina. This area is not expected to change over the planning period, but the most likely areas of expansion would be into North Carolina.

Clients

Because of the diversity of its products, Summit is in a position to engage with a wide range of clients. The current client base is comprised of organizations in a wide variety of industries, and there does not appear to be a reason to target certain industries in the near future. Clients also represent a wide range of revenue and employee demographics, but most consulting services are currently being targeted to established organizations with fewer than 100 employees. In order to be an attractive candidate for Summit services, an organization must have sufficient financial resources to be able to invest in consulting services, have a gap in strategic knowledge and/or resources, and must be willing to commit the necessary time and support to allow our services to be effective.

Overview of Products and Services

The future products and services can be grouped into two different categories. The first category is for services that will be offered for a fee to clients. The second category is for target outputs that will be critical to aspects of the overall desired impact of Summit that will not be filled directly by client services.

Client Services

1. Summit will offer fee-based strategic consulting services related to broad areas of organizational management, or specific operational concerns. Summit should be in a position to compete for at 90% of each facet of C-level consulting business in our market. This would include Strategy, Human Resources, Finance, Marketing, Risk Management, Operations, and Information Technology.
2. Summit will offer complementary in-house solutions whose value would be enhanced by strategic knowledge and resources and which would help secure and protect fee-based consulting services, including:
 - a. Strategic Advisory Board groups available in each of our markets
 - b. Employee Benefits solutions that could be designed to fit the needs of any insured employer in our market.
 - c. Time and Labor Management solutions that could fit the needs of over 95% of companies with 1000 employees or fewer
 - d. Property and Casualty Insurance and Bonding solutions that could be competitive in at least 90% of companies in our market
 - e. Financial Services and Retirement solutions to fit the needs of at least 90% of companies in our markets
 - f. Bookkeeping and payroll solutions to be competitive in at least 95% of the companies in our market who outsource those functions

3. Summit will provide a comprehensive offering of educational training services which provide management-level training in all major areas of business management. These educational resources will further be offered in multiple formats, including:
 - a. Quarterly workshops and monthly seminars in each market on a variety of topics, with at least each division being covered at least once per year
 - b. Regularly produced publications, including both guides and full books, offered in both hard copy and electronic format, with each division providing content at least once per year
 - c. Online access to live webinars and recording seminars

Other Outputs

1. Summit will provide focused programs designed to have positive impact on various aspects of the personal lives of employees. These programs will include steps taken to best shape the working environment to be a positive influence as well as resources available for employees to use as they choose. The types of programs will include:
 - a. Employee wellness programs including nutritional guidance and assistance, exercise resources and guidance, nutritional snacks available at all offices, and workstations designed to support overall health
 - b. Financial training and resources to enable each employee to best utilize their existing financial resources and future earning potential in achieving the long-term financial security that they desire for themselves and their families
 - c. Free access to Summit resources for personal use, when feasible and legally permissible, including lifetime access to spouses and widows of employees
 - d. Biblical training materials and resources available at all offices and online when possible
2. Summit will engage in economic development in depressed areas, locally or in developing countries, by providing both financial and professional assistance and/or establishing new programs where no adequate programs exist.
3. Outside of its standard fee-based services, Summit will offer professional guidance and resources at significantly reduced or completely waived fees to worthy not-for-profit organizations and churches which are not in a position to be paying clients.

Key Organizational Processes

Direct

1. Provide comprehensive consulting templates and guides to each consultants designed according to Summit strategic processes but focused on the services and products of that specific consultant.
2. Ongoing product design processes focused on keeping all divisional offerings reflective of the resources and experience available in their respective divisions and capable of competing with the best offerings of similar firms in our market
3. Consistent quality control processes to ensure that all activities are in compliance with licensing regulations and to protect value provided in engagements
4. Regular networking activities to build connections for referrals and for supporting services
5. Client renewal and accounting rounding processes
6. Strong compliance programs to ensure efficient compliance with all Human Resources, Tax, and Operational regulations and to minimize total cost of risk

Supporting

1. Strong IT processes, including data backup and network security, to enable all consultants to be able to access and share information securely and in compliance with all regulations
2. Effective compensation program to be able to efficiently track commission earnings and to utilize accountable plan provisions to minimize payroll tax expense to organization and payroll and income tax expense to employees
3. Regular company branding initiatives to ensure that Summit is well-known among target prospect base and that prospective clients are aware of services that Summit offers
4. Consistent and comprehensive strategic planning which engages full team at organizational level and all divisional personnel at individual company level
5. Effective recruiting and onboarding process to identify new candidates, to communicate Summit's potential value to them, and to ensure their ability to maximize the use of Summit's resources

Key Resources

1. Fixed Assets
 - a. Professional office space in each market with sufficient room for employee needs and for clients and connected groups
 - b. Office furnishings and up-to-date computer systems and peripheral equipment
2. Software
 - a. Subscriptions to software to manage all necessary aspects of Summit's internal management
 - b. Client-facing and Consultant-facing software to maximize value and efficiency of client engagements in all divisions
3. Intangible Assets
 - a. Up-to-date information on market conditions and activities of top competitors in our market and in other regions
 - b. Extensive networking memberships and relationships
4. Other
 - a. Complete Insurance Program, including EPLI and Cyber Liability
 - b. Professional marketing materials
 - c. Extensive library of books and training materials
 - d. Access to flexible and affordable sources of business credit

Personnel

General Qualifications

1. Strong character and willingness to adhere to Code of Conduct
2. Strong teamwork skills
3. Commitment to organizational values and mission
4. Financial flexibility (Consultants Only)
5. Extensive business experience (Consultants Only)
6. Desire to engage in client development activities (Consultants Only)

Positions/Functions

1. Executive Staff – could be filled by a single individual or spread over a team of two or more, provided that sufficient time is dedicated not only maintaining the overall organization but also undertaking initiatives to grow and improve Summit. The roles that will need to be filled will include:
 - a. CEO/President
 - b. COO/CIO/Risk Manager
 - c. CFO/Controller
 - d. HR Director
2. Office Support Staff – would fill all functions of office management and administration, oversee customer service for most products, and provide support to executive staff and consultants as needed. Specific roles would include:
 - a. Reception
 - b. Administrative Assistant
 - c. Office Manager
 - d. Customer Service Representative
 - e. Payroll Manager
3. Consultants – responsible for managing books of business, providing consulting services to clients, and developing and managing offerings of all divisions. Specific consulting roles would include:
 - a. Managing Director (of each division)
 - b. Senior Consultant
 - c. Consultant
4. Account Executive – responsible for managing networks of corporate partners, overseeing sales functions, selecting and developing proposals, and assisting consultants with rounding out accounts

Experience and Abilities

1. Experience serving in management and leadership of a business or nonprofit organization, preferably a for-profit business in the consulting industry. Specific areas of necessary experience would include:
 - a. Organizational Management
 - i. Strategy
 - ii. Leadership
 - b. Sales
 - c. Customer Service
 - d. Client Management
2. Professional expertise gained through business experience and advanced training and/or education. Expertise would need to be up-to-date and in fields that would be relatable to potential clients. Specific areas of expertise needed to fill would include:
 - a. Knowledge of concepts needed to effectively lead an overall organization, including:
 - i. Strategy
 - ii. Leadership Development
 - iii. Mergers and Acquisitions
 - iv. Business Continuity

- b. Knowledge of business accounting and financial management, including:
 - i. Investments
 - ii. Accounting
 - iii. Audit
 - iv. Fraud Prevention
 - v. Valuation
 - vi. Budgeting
 - vii. Tax Analysis and Preparation
- c. Knowledge of Human Resources concerns of small and mid-sized businesses, including:
 - i. Time and Labor Management
 - ii. Employment Law
 - iii. Recruiting
 - iv. Onboarding
 - v. Performance Management
 - vi. Retention
 - vii. Staffing Analysis
- d. Knowledge of common operational concerns, including:
 - i. Process Management
 - ii. Safety
 - iii. Environmental Management
 - iv. Disaster Planning
- e. Expertise in sales and marketing concepts, including:
 - i. Sales Management
 - ii. Marketing
 - iii. Graphic Design
- 3. Specialized knowledge of industries which could be utilized in providing consulting services, including:
 - a. Manufacturing
 - b. Education
 - c. Healthcare
 - d. Hospitality
 - e. Retail
 - f. Construction
 - g. Professional Services
 - h. Nonprofits
- 4. Advanced degrees and certifications, including:
 - a. PhD or other Doctorate degree
 - b. MBA/MSBA
 - c. Certified Public Accountants
 - d. Six Sigma Certification – Preferably Black Belt
 - e. LEED Certification
 - f. Certified Fraud Examiner
 - g. Certified Safety Professional
 - h. Certified Valuation Advisor/Accredited Valuation Advisor
 - i. Series 7 certification
 - j. Insurance Licenses

Future Overview

What products and impacts will the processes be focused on executing?

	Offer management consulting for 95% of market needs	Offer corporate planning and filing to 95% of companies under \$25M	Offer all retirement programs to 90% of businesses			
Quarterly workshops and monthly seminars at each location	Offer the most respected strategic planning resources in the area	Provide PT and Temp Executive solutions for all C-level areas of expertise	Offer HR consulting solutions for 95% of market needs	Offer IT consulting solutions for 90% of market needs		
Put out regular publications in multiples formats on multiple topics	Offer financial consulting solutions for 95% of market needs	Offer full range of bookkeeping and payroll solutions	Offer attestation services for businesses and not-for-profits	Offer online subscriptions to recorded training materials	Offer programs to support employee financial security	Support Economic Development programs internationally
Offering commercial P/C insurance to at least 90% of companies	Offering full range of EE Benefits to all companies	Offering Time & Labor Mgmt systems and support to comp's up to 1000 EEs	Offering bonds to at least 90% of companies	Offering full range of investment options to 90% of investors	Offer programs to support better employee health	Provide resources to not-for-profit organizations

What divisional processes will the organization be carrying out?

Accurate Time & Labor Tracking	Effective HR Compliance Plan	Accurate Tax Filing	Accountable Plan for reimbursements	Good quality control for clients	Good contract review
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What support processes will the organization be carrying out?

Data Security Processes	Strong utilization of available resources in offerings	Attractive and profitable commission split process	Strong process for building a network of complementary services	Consulting templates and guides for every division	Easy and efficient system for accessing resource materials	Strong Asset Protection Program
Strong product design process	Strong process for gathering information on market needs and competition	Strong referral network	Consistent networking activity	Strong social media activity	Strong account rounding	Effective support and service standards and guidelines
Strong customer relationship building program	Strong account collection program	Effective program for revenue generation from assets	Strong program for ethical standards	Engaged charitable support program	Engaged employee support program	Efficient renewal process for relevant products
Accurate Bookkeeping	Strong Class Accounting System	Effective Onboarding Program	Opportunities for Employees to earn ownership	Strong internal continuing education program	Strong recruiting process	

Strong employee engagement program	Effective employee evaluation program	Process for consistently attracting new complementary businesses	System for organizing divisions to accommodate new businesses	Process for gathering feedback from employees on needs	Easy-to-use prospect and customer database	Effective direct marketing system
Strong company branding	Understandable and relevant strategic plan	Consistent discussion and update of strategic plan elements	Ongoing process to understand personal drives of team members	Organized process for educating team on essential skills and new information	Regular meetings to keep team up to date	Strong applicant evaluations

Knowledge of insurance and compliance	Knowledge of payroll laws	Accounting knowledge	Tax knowledge	Strategic Planning Knowledge	Current employee handbook	Good TLM Software	EPLI Insurance	Good bookkeeping software	Strong P/C Insurance program
Familiarity with cash management programs	Relevant sales experience	Relevant service experience	Passion for customer service	Consulting-level industry experience	Data breach insurance	Secure IT System	Strong Intranet for file sharing	Proprietary strategic software program	Value-adding software for each division
Interviewing and Evaluation Experience	Strong cost accounting knowledge	Good reputation and strong business connections	Familiarity with technology and common systems	Effective communication and education skills	Client-interface software for each division	Meeting space suitable and convenient for clients	Access to market data databases	Strong website	Professional marketing materials
Office Manager	Human Resources Director	Payroll Manager	Controller	Risk Manager	Flexible credit lines	Strategic Planning software/dashboard	Employee Ownership Program	Accessible and convenient office space	Comprehensive communication resources
Consultants	Insurance Agents	Admin Support Staff	Account Executives	CEO	Up-to-date computers and peripheral equipment	Up-to-date industry information for all departments	Networking memberships	Recruiting software	Extensive library of books and training materials

What staffing and resources will be provided?

The first half of the strategic plan identifies a target for what the organization needs to become, but it still remain to establish the steps to follow to become that organization. The second half of the strategic plan will focus on developing the overall initiatives and specific steps to pursue and the overall strategy for effectively executing those steps.

The action plan begins by determining an overview of the necessary changes. This involves both understanding what is currently missing from the organization, and also what steps will help to address those deficiencies.

The following graphic presents an overall idea of where the current organization differs from the Future Description. Green represents pieces that are already in place, Yellow represents pieces that need to be improved, and Red represents pieces that are completely missing.

					Offer management consulting for 95% of market needs					Offer corporate planning and filing to 95% of companies under \$25M					Offer all retirement programs to 90% of businesses																																																						
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2. When do the missing pieces need to be in place?

Not all of the pieces can be added at one time, and so it is important for the organization to develop an overall idea of what pieces are most important to add, and when each of those pieces needs to be in place. The Vision Timeline hits the high points of those elements.

Vision Timeline

Overview: The Vision Timeline focuses on a very limited number of elements for certain time periods in the future. The elements could be products, processes, resources, or people. The defining characteristic of the elements chosen should be that each will represent a significant step in the growth of the company and have a measurable impact on the organization's overall capabilities.

Development: The development of Summit's Timeline focuses on two primary steps: identifying the elements that are most crucial to add, and then prioritizing when each needs to be in place. The prioritization is a reflection of both the importance and impact of those elements, and also of the feasibility of the organization to have those pieces in place at a given time. Although this plan is focusing on a three year timeframe, the Timeline also presents a category for 5+ years. Adding this component helps the organization to consider preliminary steps that may be considered at the present time and also to evaluate when those pieces are ready to add to the current plan. However, the elements in the 1-3 year ranges are given priority in planning resources and time.

Envisioned Organization Elements (Timeline)				
1 Year	Active and growing Summit Advisory Board or similar	Active referral process in Tri-Cities and Knoxville markets	Fully coordinated and active marketing programs	Independent planning structure for individual divisions
3 Years	Dedicated training division offering all business disciplines	Active proprietary planning software supporting all divisions	ESOP or similar to offer employee investment opportunities	Company foundation structured for directed donations
5 Years	Multiple industry-specific products combining multiple disciplines	All individual companies compete independently at top level in region	Established publishing department	Class A office and training space, central to Tri-Cities

Identify the steps that will help us accomplish the necessary changes

Adding the missing pieces to the organization to the organization will be a result of numerous more focused actions that the organization will pursue. Because of that, the organization's success in selecting the specific actions that best suit its position and resources will be crucial in determining the efficiency of the overall plan. In selecting these actions, the organization must first develop a strong understanding of the factors that will determine a specific action's suitability for the specific needs of the plan.

1. What factors will affect the selection of appropriate actions?

In order to begin to identify the relevant factors, the plan will first return to the SWOT Analysis process, but now focus on current factors specific to the planning year.

SWOT Analysis (Current)

Overview: The Current SWOT Analysis presents a summary of what the organization feels are the most relevant internal (Strengths and Weaknesses) and external (Opportunities and Threats) factors that will help shape the plan actions.

Development: In completing its SWOT, Summit has considered the following questions:

Strengths

1. *What unique strengths does our organization have?*
2. *Where are we stronger than the competition?*
3. *What resources/assets could we better utilize?*
4. *What do customers/clients like best about our company?*
5. *Where have we had the most success in the recent past?*

Weaknesses

1. *What resources do we lack to utilize key opportunities?*
2. *Where are we weaker than the competition?*
3. *What has prevented us from being more successful in the past?*
4. *In what areas have we most often experienced failures?*
5. *What is preventing our team members from being more effective?*
6. *What are our biggest challenges or frustrations?*

Opportunities

1. *What new resources are available for us to utilize?*
2. *What new potential customers are around us?*
3. *What new technologies are available?*
4. *What market opportunities have our competitors not been able to seize?*
5. *What needs of our clients/prospects are not being met?*
6. *What recent trends/changes in the marketplace could help us?*

Threats

1. *Where could economic changes affect us?*
2. *What regulations could negatively impact our business?*
3. *Where could competition cut into our market share?*
4. *What business partnerships/alliances are available?*
5. *What key vendors could we lose?*
6. *What is your biggest concern for the business?*

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none">● Experience and technical expertise of consultants● Personal connections and networking of team members● Diversity of knowledge and background of team members● Strong reputation among networks	<ul style="list-style-type: none">● Poor brand recognition● Inadequate marketing materials and strategies● Not currently meeting critical mass in Knoxville market● Lack of IT expertise in-house● P/C department lacks markets and personnel to be competitive
<ul style="list-style-type: none">● Changing regulations and complexity of ACA● Individuals and business being required to add health insurance● Potential team members looking for consulting opportunities● New software developments	<ul style="list-style-type: none">● Changing regulations on insurance rebating● Volatility of technology vendors● Economic uncertainty of some key clients● Hospital merger
OPPORTUNITIES	THREATS

The specific action plan is a dynamic document that will be consistently updated and revised throughout the planning period. Because of that, the strategic plan does not seek to identify each action item that will be pursued over the planning year. Instead, the strategic plan will seek to layout guidelines for the plan, and the process and criteria for evaluating potential action items. Those guidelines will in turn utilize the information gathered in the SWOT and earlier considerations to select the most appropriate actions.

Plan Guidelines

The plan guidelines provide the initial rules that will shape the overall scope and focus of the action items and provide clarity on the limitations into which the plan will need to fit.

1. *Budget* – the initial budget cap for all action plan items will be \$10,000 in annual cost. The budget will be adjusted based projected cash availability estimates throughout the year.
2. *Payoff* – all action items should fit into a three-year payoff window
3. *Risk Tolerance* – there will be a medium to low risk tolerance applied to action items, evaluated against overall organizational goals. Non-financial considerations will be given full weight
4. *Timeline* – most action items will fit within a 12-month completion window, with selected initiatives up to three years considered
5. *Execution Team* – All organizational action items will be assigned to a salaried or hourly employee, or a team member being compensated specifically for the action. Action items initiated by or primarily benefitting another team member may be assigned to that member.

Item Evaluation

The item evaluation demonstrates the algorithm that will be utilized to weigh the suitability of each potential action item.

1. *Implementation Time* – How long would the action item take to complete, both in terms of elapsed time until completion and amount of man hours that it would require
2. *Impact Risk* – The likelihood that the action item, if successfully completed, will have the desired impact on the organization's capabilities
3. *Completion Risk* – The likelihood that the organization will be able to complete the item in a timely manner
4. *Cost* – The expected cost range of completing the action item
5. *Value* – If successfully completed, what is the target value that would be provided to the organization in relation to its desired capabilities

2. What actions will best suit those factors?

The identification of specific actions will be completed in supplemental documents that will follow the guidelines spelled out in the previous steps. The initial actions that have been selected can be reviewed in those documents and additional actions will be added to the action plan throughout the year. However, the plan will identify the overall initiatives that will play the heaviest role in identifying areas of focus for action items.

Strategic Initiatives

Overview: Strategic Initiatives serve as the backbone of the organization's action plan. While they do not dictate every action that the organization will take, they should serve as the focus of most of the organizations strategic steps. The selection of the initiatives will depend on the most significant and most critical deficiencies of the organization's current position. When reviewed as a complete set, the strategic initiatives should represent a select number of goals which will together put the organization in the strongest possible position to achieve its vision. The Initiatives can be set to a variety of timeframes, but typically be completed over a year.

Development: The Summit Strategic Initiatives are focused on key areas that will play a large role of multiple facets of Summit's operations. While the Initiatives that were chosen will not address all of the gaps that would need to be filled over the entire planning period for Summit to realize its Vision, they do represent the four areas that will have the largest long-term impact and put Summit in the best position to be able to fully transform itself into the organization envisioned earlier in this plan.

Summit Strategic Initiatives

Initiative 1: Strengthen portfolio of product offerings.

Rationale: Our biggest area of visible weakness is the limited nature of our current offerings in relation to our resources available and the experience and knowledge of our team. We are currently losing a significant amount of business to competitors who are offering solutions that provide less value than what Summit currently does or potentially could offer. This stems from the lack of resources and time that Summit has invested in developing new products and strengthening existing ones. Although Summit is flexible enough to design specific solutions in a short period of time, potential clients are more likely to pursue and commit to established programs.

Goal: By the end of 2016, Summit aims to have multiple unique products or services that will engage most or all divisions of Summit. In addition, Summit is committed to each division having sufficient product offerings to be able to compete as strongly as possible, given its personnel and resources, with all regional competitors.

Key Actions:

- a. Put additional focus and resources behind development of the Continual Improvement program, with a focus on having it built into a valuable resource for all divisions by the end of 2016, and a marketable standalone product by the end of the planning period.
- b. Overhaul the Summit Advisory Board by adding additional resources and changing the focus to target larger and more established companies
- c. Benchmark our existing products and services against comparable offerings by competitors and address any possible deficiencies of our current offerings
- d. Engage in a full market survey for each Summit division to evaluate potential product lines or services being offered by competitors for which Summit does not offer a comparable solution and develop comparable solutions in all possible areas

Initiative 2: Expand and strengthen overall consulting team

Rationale: The most impactful way in which Summit can differentiate itself is by building a unique and unparalleled team. While many of its ideas and processes could be duplicated, the specific knowledge, experience, and character of its team members could never be exactly copied. In addition, although adding resources and processes can serve to multiply the value of specific team members, those resources cannot provide sufficient value without qualified members behind them. Although our existing team is perhaps our strongest current resource, there is also sufficient opportunity being presented by our current market to still take significant steps in rounding out our knowledge base and networking connections. By adding those new consultants, we should be able to both add new clients in existing services and roll out new solutions for which we do not currently have sufficient expertise.

Goal: By the end of 2016, Summit would like to have a self-sustaining team in each of its markets and sufficient knowledge among its team members to meet any C-level strategic needs in our local market.

Key Actions:

- a. Design and publish a guide for potential team members that highlights the benefits and resources of joining the Summit team. The guide should be made available in both electronic and hard copy format.
- b. Pursue LinkedIn recruiting strategies to target individuals who are looking for consulting opportunities or who currently have small consulting companies which may fit Summit
- c. Pursue targeted recruiting strategies focused on the Knoxville market, specifically for potential consultants with marketing or management consulting backgrounds and with existing networking connections that could be utilized.
- d. Develop a list of potential areas of expertise or certifications that could be most valuable and complementary to our existing team and the engage in targeted recruiting for those specialties
- e. Target experienced employee benefits and/or property and casualty insurance agents, preferably with an existing book of business that can be absorbed or bought out.

Initiative 3: Strengthen structure and processes for business generation

Rationale: At this stage in Summit's growth, new business generation is at a premium. In order for the model to realize its potential, it is essential that there is a sufficient book of business to generate ongoing revenue for reinvestment and to attract future team members. In addition, it is also clear that Summit's ability to be able to acquire new clients lags behind its team, resources, and available products.

Goal: Summit is committed to establishing sufficient new sales and marketing processes to enable each consultant actively pursuing new business to receive at least one valuable referral before the end of 2016

Key Actions:

- a. Complete the redesign and relaunch of the Summit website with full content in every area and simple calls to action for each service and product
- b. Relaunch internal networking groups in both the Tri-Cities and Knoxville markets. Groups will be optional for all consultants, but should provide the opportunity for any interested consultants to meet at least once a month
- c. Add additional promotional avenues for training that are targeted toward expanding the awareness of Summit in our market and strengthening our strategic brand
- d. Review branding of all product offerings against competitor benchmarks and begin revisions on key products
- e. Expand professional networks of complementary professionals and pursue more targeted referral practices with those partners

Initiative 4: Improve divisional strategic planning

Rationale: Due to the complexity of the organizational structure and the unique planning needs of each division, in order for the divisions to be able to reach and maintain a level of competitive parity with the top firms in our market, it will be essential that there is significant strategic planning done focused specifically on the needs of the individual firms. With all planning being done at the corporate level, it would be extremely difficult for that planning to be done to a sufficient degree.

Goal: Before the end of 2016, Summit would like to have active and engaged strategic planning processes for at least four of the corporate divisions.

Key Actions:

- a. Establish planning teams for all divisions that have sufficient personnel to engage in independent planning
- b. Begin regular and periodic benchmarking of all major products and services against current market standards
- c. Begin regular and periodic reviews of all major competitors in our market services, products, and resources that Summit may be lacking but in a position to add
- d. Build initial strategic plans for each division in Summit's planning software

Strengthen portfolio of product offerings <i>Strengthen existing products and use our current resources to develop new products to meet client needs</i>	Expand and strengthen overall team <i>Bring on new team members that will provide complementary skill sets and help us grow markets</i>
Continue to develop CI Program	Develop recruiting booklet
Overhaul Summit Advisory Board	Launch LinkedIn recruiting campaign
Add new products	Grow Knoxville market
Strengthen structure for business generation <i>Put resources and processes in place that will help generate additional business for all offerings</i>	Improve divisional strategic planning <i>Expand corporate planning structure to individual divisions and implement processes to maximize each</i>
Improve website	Establish divisional planning teams
Expand seminars and training	Begin periodic surveys by product line
Re-launch internal networking groups	Begin periodic benchmarking
Improve product branding	Build divisional plans on planning software
Add referral resources	

The chart below presents an assessment of the initial action items against the strategic initiatives that have been established. This chart is updated and reviewed throughout the year to ensure that sufficient attention is paid to all initiatives.

<i>Strategic Initiative</i>	Urgent	Mid	Low	Total
Strengthen portfolio of product offerings	5	8	1	14
Expand and strengthen overall team composition	2	5	1	8
Strengthen structure for business generation	5	7	1	13
Improve Divisional Strategic Planning	2	2	0	4

Executing the Plan

An instruction manual can only demonstrate its value when it is used to complete the purpose for which it was designed. In the same way, a strategic plan can only provide value if it is carefully and diligently executed. While no plan can completely ensure its own completion, the plan is responsible to establish steps that will maximize the likelihood that it can and will be followed.

Determining how to ensure that all parties can complete their steps

The execution of the plan will ultimately come down to the parties that are involved. In turn, in order for each party to be able to complete their respective steps, it is crucial that the plan ensures that each party will know what is expected of them and will be in the best possible position to carry out those responsibilities.

1. How can we best communicate the plan?

The actual communication of specific action items will be done through Summit's planning software. In order to support that process, this plan will lay out the information that needs to be communicated and the structure for that communication.

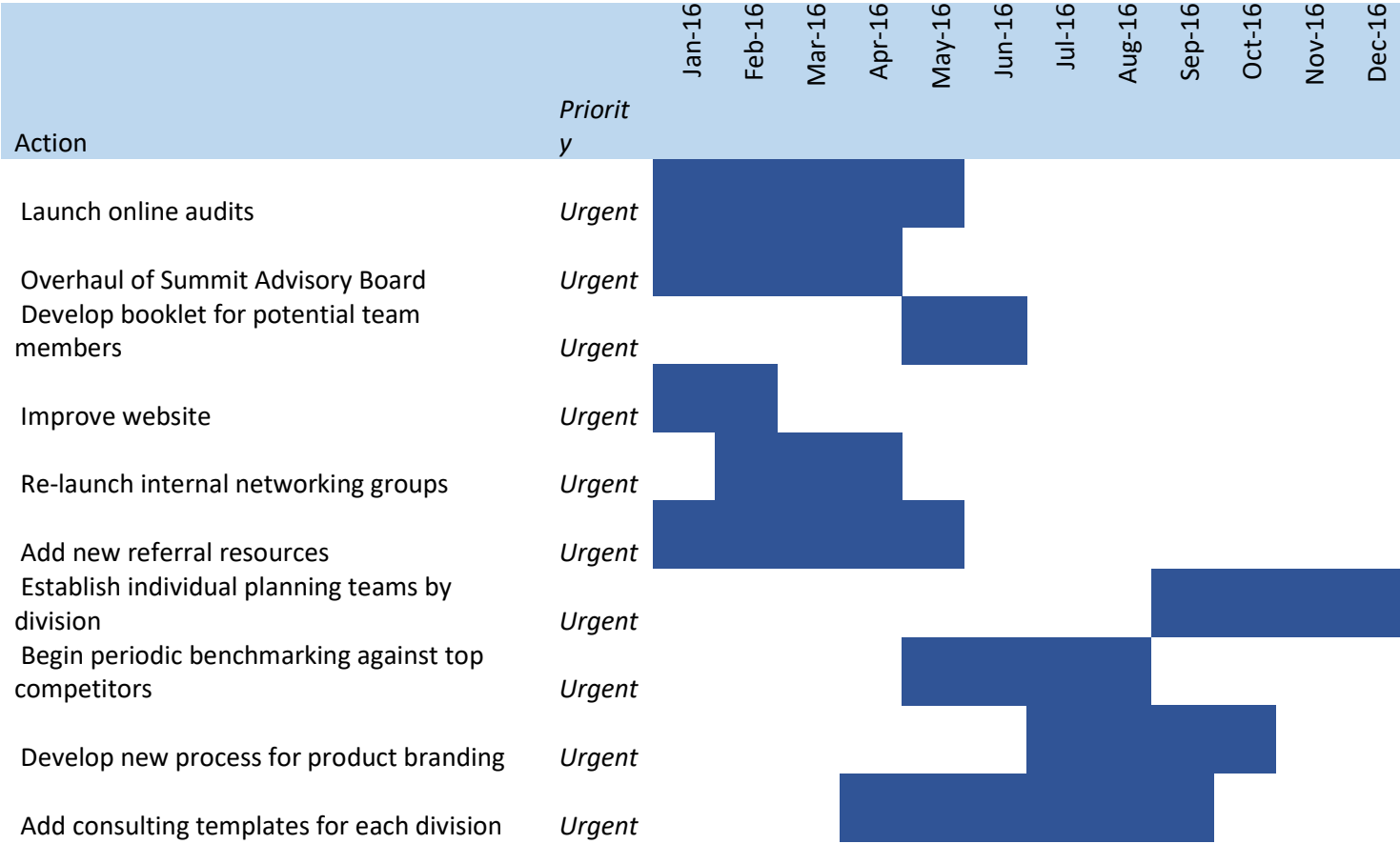
Action Items Structure and Format

Once action items have been selected, they must then be developed in sufficient detail to ensure their utilization in the plan. The following components will be identified for every Summit action item:

1. *Lead Team Member* – Identify the party who will be primarily responsible for executing the action item
2. *Supporting Staff* – Identify the other team members who will assist with the execution of the action
3. *Start Date* – Establishing a target beginning date
4. *Timeline* – Establishing a target completion date
5. *Resources and Support* – Tangible resource that will need to be provided to the execution team, as well as the authority that will need to be delegated to the lead team member
6. *Urgency* – Determining the level of importance of the specific action item to the overall organizational goals
7. *Review* – Setting a review schedule and process to track progress and revise actions as necessary
8. *Measure* – Determining how progress will be tracked for the action and what the end result should be at completion

In addition to the detailed plan description, the Summit strategic plan will also use Gantt chart to provide an ongoing visualization of the timeframe in which certain actions will be completed. Furthermore, it will utilize a rolling “Top 10” to ensure shared understanding of the most critical elements to complete and any given time. The chart below shows the initial Gantt Chart of the Top 10 list at the beginning of the planning year.

Initial Top 10 Gantt Chart



2. How can we most effectively support the plan execution?

While a detailed overview of plan execution will not be presented in this document, significant time has been and will continue to be invested in ensuring the effective completion. Among the key components of the plan support are:

1. Periodic review and communication of plan progress utilizing planning software
2. Establishment of key metrics for plan evaluation
3. Utilization of a plan dashboard
4. Monthly planning discussions as part of Summit team meetings
5. Regular budget reviews to ensure that sufficient resources are allocated to each action

Determining how to ensure that the plan stays relevant

Circumstances regularly change in every organization, and it is essential that the plan stays up to date. While the strategic plan is designed to be broad enough to minimize the necessary changes, it is still common that some revisions will be needed throughout the year. The Summit plan thus seeks to establish measures for evaluating that progress and then processes for making those updates as effectively as possible.

1. How can we most effectively track the plans progress and success?

The Summit will be tracked both through a limited list of Key Performance Indicators and also through a full dashboard that presents broader picture of progress. Each of the measures selected will require multiple capabilities, minimizing Summit's ability to be able to each any specific measure without first carrying out the necessary organizational improvements that the plan document lays out.

Key Performance Indicators

Summit has selected one KPI from each category of the full list of company metrics. The KPI were selected according to their ability to communicate a full picture of the organization's improvement in the given area. The full list of metrics are presented in the following Dashboard, with the selected KPI appearing in bold.

Summit KPI

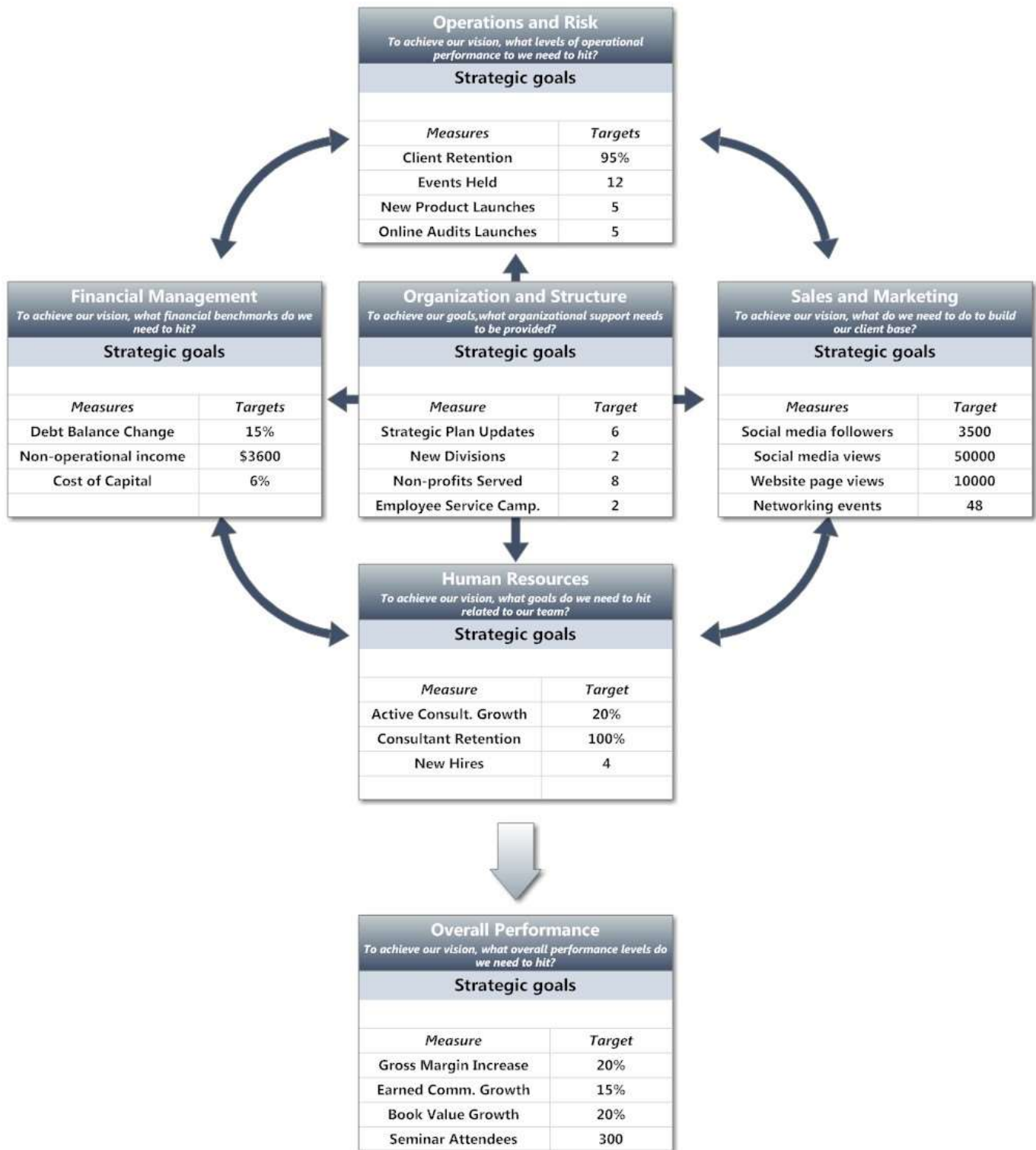
1. *Overall – Growth in Commissions Earned by Consultants (%)*
2. *Human Resources – Growth in number of Active Consultants (%)*
3. *Sales and Marketing – Total number of Social media views (#)*
4. *Operations – Client Retention (%)*
5. *Finance – Reduction in Debt Balance (%)*
6. *Organization – Nonprofits Served (#)*

Dashboard

The Dashboard below shows each of the metrics that has been selected, along with a target measure for each and indicators of average performance and critical shortfalls.

Measure	Critical	Mid	Target
<i>Overall</i>			
Gross Margin Increase	10%	15%	20%
Commissions Earned Growth	5%	10%	15%
Total Book Value Growth	10%	15%	20%
Seminar Attendees	150	200	300
<i>Human Resources</i>			
Active Consultants Growth	0%	10%	20%
Consultant Retention	85%	95%	100%
New Hires	0	2	4
<i>Sales and Marketing</i>			
Social media followers	3000	3200	3500
Social media views	10000	20000	50000
Website page views	2500	5000	10000
Networking events attended	12	36	48
Advertising campaign reach	1200	2500	5000
<i>Operations</i>			
Client Retention	80%	90%	95%
Events Held	6	9	12
Risk Retention	10%	5%	2%
New product launches	0	2	5
Online audits launched	0	2	5
<i>Finance</i>			
Debt balance change	0%	10%	15%
	\$	\$	\$
Non-operational income	1,200	2,400	3,600
Cost of Capital	8%	7%	6%
<i>Organization</i>			
Strategic Plan Updates	2	4	6
New divisions	0	1	2
Non-profits served	2	5	8
Employee service campaigns	0	1	2

Balanced Scorecard



2. How can we best update and revise the plan when needed?

The Summit strategic plan will be reviewed on a weekly basis, with those updates shared through the planning system and all metrics reviewed monthly. In addition, all actions will be tracked according to the planned start and finish dates with overall planning metrics tracked to ensure that the plan as a whole stays on schedule. Action items will be updated monthly, with a full plan review completed quarterly. The plan will continually show the next 12 months, with a formal 2017 plan rolled out at the end of the year.

Conclusion

The complete Summit strategic plan is an extensive document, but it is essential that the details are used to supplement, rather than overwhelm, the key points. To support that goal, the following One Page Plan is offered as an Executive Summary to the complete document.

One Page Plan

Overall Objectives	Summit Envisioned Impact We believe in providing an opportunity for worthy individuals to enjoy financially and professionally rewarding careers. We further seek for our resources and experience to have a positive economic and social impact, locally and in impoverished regions, through empowering individual businesses and charitable organizations. We finally are committed to being a positive reflection on Christ throughout all that Summit does.	Summit Mission Statement Maintain an ethical and responsible corporate environment that will provide qualified professionals with the opportunities and resources to fully reap the benefits of their experience and ability through helping organizations implement the strategies and solutions necessary to reach their full potential
Vision for the Future	Summit Key Objectives 1. Build and maintain a team of experienced and effective consultants 2. Develop a strong and well-known reputation for knowledge and ethical practices 3. Provide an environment that supports collaboration, learning, and development	Summit Vision Statement To become the leading strategic consulting organization in our region, the most popular place for experienced professionals in our area to pursue employments, and the biggest provider of professional support to nonprofit organizations of any local private company
Plan for Growth	Strategic Initiatives <div> <div>Strengthen portfolio of product offerings</div> <div>Expand and strengthen overall team</div> <div>Strengthen structure and processes for new business generation</div> <div>Improve divisional strategic planning processes</div> </div>	
Plan Execution	Top 10 List 1. Launch online audits 2. Overhaul Summit Advisory Board 3. Booklet for recruiting 4. Website improvements 5. Internal networking groups 6. Adding new referral resources 7. Divisional planning teams 8. Competitor benchmarking 9. New processes for product branding 10. New consulting templates	Key Performance Indicators 1. Growth in commissions earned 2. Growth in active consultants 3. Total social media views 4. Client Retention % 5. Debt balance reduction 6. # of Nonprofits served

A Company with a Mission

Many readers of this document may take note that much of the strategic plan reads more like that of a nonprofit organization than of a traditional business. This is a reflection of the values and priorities of the Summit team, as well as the obligation that the team feels for the many ways in which Summit has been blessed. Summit is committed to having a lasting impact on its clients, on its employees, on its owners, and on the broad community which it touches. While we do not want to lose sight of the fact that we are in fact a for-profit entity with a social obligation to generate the necessary profit to remain in business, we also recognize that Summit can never exist solely to serve itself. Summit, like every organization, exists because it is believed that it can take the various resources which are invested into it and turn them into greater value for its stakeholders. If it ever fails to produce that value, or if it ever produces negative impacts that overwhelm that value, then the stockholders recognize a moral obligation to terminate the entity. However, the stockholders also believe in the potential of Summit and are committed to continually taking the strategic steps necessary to strive to prevent that from happening.

Operating a business is an honor and an obligation. While the stakeholders of Summit have invested significant resources, effort, passion, and time into building a successful organization, we also recognize that no amount of effort can ever guarantee success. The very fact of our survival and growth over the first ten years are a testament not only to the skill and sacrifices of the team members, but also the many external factors which have played a significant role in Summit becoming the organization that it is today. We are committed to never losing sight of how fortunate we are as an organization and as the individuals that serve through it. While we may never be able to fully repay all of those who have believed and supported us through our early years, we believe that we can honor that support by doing our best to be an organization that strives to glorify Christ, be a responsible corporate citizen, and leave a positive and lasting impact on all of those around us. It is a vision that we realize that we will never fully reach, but yet it is a horizon toward which we will continue to strive without ceasing in the years to come.

We hope that you will find our plan to be both ambitious and idealistic, and yet also grounded within the environment in which we operate. We believe in testing our limits, and our plan represents that. While an extensive amount of detail and preparation has gone into the plan, it is not now, nor will it ever be completely finalized. As we move forward, so too do the needs of the organization, and so we believe that the plan will be constantly reviewed, assessed, and revised. While we may not reach every goal we set, we hope that every goal will help us move forward toward maximizing our potential. We hope that you have enjoyed reading the plan as much as we have prepared it, but we hope even more that you will enjoy seeing us put it into action. The plan is only the beginning, and we look forward to revealing a transformed organization as we strive to carry the plan out.