Planning through uncertainty:

A scalable guide for strategic growth

A practical toolkit for mid-market businesses to navigate change, align leadership and scale planning efforts



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Introduction

The future refuses to sit still. Your planning shouldn't either.

For mid-market organizations and nonprofits, the pressure to perform through uncertainty is real. Economic shifts, workforce instability, policy changes and emerging technologies all contribute to an environment where traditional five-year plans quickly become outdated. What worked in a stable past may not survive tomorrow's volatility.

At Wipfli, we've seen how this constant state of disruption demands a different kind of strategic thinking — one that trades rigid roadmaps for flexible frameworks and embraces scenario planning as a core capability.

This guide introduces a flexible, scalable approach to future planning. Grounded in field-tested models and our work with clients across industries, it will help you:

- Understand your current planning posture.
- Align your leadership around strategic priorities.
- Apply scalable planning practices that support agility, resilience and sustainable growth.

Whether you're looking to stabilize operations, align a growing team or reinvent your service model, this toolkit is designed to meet you where you are — and help you move forward with confidence.

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The cost of not planning

Future or strategic planning often gets dismissed as theoretical or intangible — especially when compared to more immediate financial or operational metrics.

But the reality is this: The absence of a scalable, forward-looking plan carries a cost.

Organizations that fail to evolve their planning approach often find themselves caught off guard. They miss market shifts. They cling to legacy systems. They delay decisions until their options are limited.

Consider the example of the taxi industry. For decades, the model was stable — fixed pricing, dispatch systems and licensed medallions. But when ride-share platforms like Uber entered the market, the lack of innovation and agility among traditional operators became fatal. Many were too slow to recognize the disruption, let alone respond to it.

This isn't just a tech story — it's a planning story. The companies that had built adaptability into their strategy were able to pivot. Those that didn't were left behind.



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We've seen similar stories unfold across sectors Wipfli serves:

- **In manufacturing,** companies that embraced additive manufacturing early — like GE Aviation — gained speed, customization, and cost advantages. Those that waited have struggled to catch up as the industry moved forward without them.
- **In financial services,** banking, institutions that failed to modernize their core systems or invest in digital channels struggled to retain customers as fintech competitors and digital-first banks gained ground. Those that prioritized adaptable tech and scenario-driven risk planning were able to offer faster, more personalized services — and retained loyalty through volatile markets.
- **In healthcare,** traditional providers lost ground to retail health clinics and virtual-first models. Consumer expectations shifted toward convenience and speed — and the organizations that failed to plan for that evolution found themselves playing defense.
- **In education and nonprofits,** institutions that lacked digital infrastructure during the pandemic faced steep declines in engagement, access and revenue. Those who had planned for hybrid or online models not only survived — they grew.

The lesson is simple: Adaptability is not an abstract virtue. It's a measurable advantage. And it begins with scalable planning.

In our work with mid-market organizations, we've seen this in action. Leaders who view planning as a living process — grounded in reality but open to possibility — are better positioned to protect their margins, capture opportunity and act decisively under pressure.

When done right, planning isn't a cost center — it's a catalyst.

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3 levels of future planning

Through our work with clients navigating uncertainty, we recommend a strategic planning maturity model based on three distinct levels. Each represents a mindset and approach to strategy that aligns with specific organizational needs.

Planning type	Mindset	When to use
Transactional	Optimize operations	When you need stability, efficiency and cost control
Forecasted transformational	Prepare for growth	When you're scaling, aligning teams or closing capability gaps
Revolutionary transformational	Lead disruption	When you're reinventing, launching new models or innovating

These three levels aren't rankings — they're phases of maturity and focus. Each serves a vital role depending on your current reality. The strength of this model lies in its flexibility: You may operate across more than one level at a time, or shift between them as conditions change or even consider a hybrid approach.



Identify your current planning posture

To determine which planning mindset fits your organization today, take stock of your current focus, leadership structure and planning habits.

Check all that apply:

Transactional:

- ☐ We are focused on cutting costs or streamlining.
- ☐ Leadership is highly centralized and operations-led.
- ☐ Strategy efforts revolve around budgeting and forecasting current services.

Forecasted transformational:

- ☐ We're using data to model future demand and resources.
- ☐ We're investing in systems, talent or culture to support growth.
- ☐ Leadership is working across departments to drive alignment.

Revolutionary transformational:

- ☐ We're exploring new revenue models or service lines.
- ☐ We have a team or structure dedicated to innovation.
- ☐ We are willing to take calculated risks to lead in our sector.

This self-assessment provides a quick snapshot of where your organization currently stands — and where your planning approach may need to evolve next.

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Bonus tip: Add scenario planning to any strategy

Scenario planning is a powerful tool for any organization — no matter what stage of strategic planning maturity you're in. Rather than trying to predict the future, scenario planning helps leaders explore multiple possibilities and define smart responses in advance.

Planning level	How scenario planning supports it
Transactional	Helps identify cost risks, supply chain shocks or revenue dips.
Transformational	Models capacity needs, talent gaps or funding volatility.
Revolutionary	Tests bold moves, like new ventures or acquisitions.

Scenario planning equips leadership teams to:

- Define trigger points for action.
- Clarify thresholds and trade-offs.
- Make strategies more dynamic and resilient.

By integrating this flexible tool into your planning process, you create space for adaptation without losing sight of your objectives.



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Align your leadership team

Strategy doesn't live in a binder — it lives in the decisions your leaders make every day. That's why alignment is essential.

Use these three questions as a facilitation tool in your next executive planning session:

1. What planning level are we currently operating in?
2. What external forces are most likely to impact us next?
3. What's the one internal constraint we need to solve for first?

These questions create clarity across your team, help surface knowledge gaps and help ensure your planning efforts reflect shared priorities.



Ready to evolve? Start here.

You don't have to overhaul your entire planning model overnight. Evolution is more effective than revolution when it comes to building long-term capability.

Start with small shifts:

- Pilot transformational planning in one business unit.
- Introduce scenario planning to your budgeting cycle.
- Use this guide to reframe your next annual strategy retreat.

Wherever you are today, Wipfli can meet you there. We work alongside mid-market leaders and nonprofits to translate uncertainty into structure — helping you build a planning process that's responsive, aligned and designed to grow with you.

Explore our approach to uncertainty at **wipfli.com/uncertainty.**



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