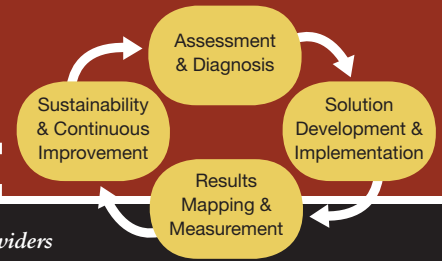




SCI VisionQuest

Skalstad Consulting, Inc., a Newsletter for Financial Institutions & Service Providers



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www.skalstadconsulting.com



Results – Not Reports

Everybody promises customized service, but there is wiggle room in the concept of customization. To borrow an analogy from tailoring, many companies provide made-to-measure services. They find a pattern (or standard solution) and tweak it to fit your needs. Made-to-measure solutions are probably OK for small companies that want to stay that way.

We deliver bespoke solutions. We don't come in with patterns. Your choices aren't limited to our book of samples. Like the bespoke tailors who pride themselves in their painstaking hand-work, we pride ourselves in the quality of our head-work. We immerse ourselves in your culture.

Understanding how you operate is important. We also want you to know how we work. SCI was created to deliver results — not reports. That's why we only undertake projects that allow us to remain an integral part of implementation. We continue to collaborate and troubleshoot as you assess, implement, measure progress, and create the foundation for sustainable growth and continuous improvement. Our world-class recruiting firm can also strengthen your team with talent that supports the solutions we find together.

It's time to consider a bespoke solution when your tried and true strategies no longer pay off... you need to grow but you lack the road map and relationships... you are being held hostage by technology... or your leadership is ready for plain talk about complex problems.

We can help you bring innovation to these areas — independently, or as part of an overall integration of your operation:

- Business, Sales and Marketing Strategic Planning
- New Business Development
- New Product Development
- Organizational Structure and Development
- Process Re-engineering
- Change Management
- Human Resources Outsourcing
- Training

Everything I Needed to Know About Success I Learned Ice Fishing by Bob Skalstad

A home base in Florida doesn't provide many opportunities for ice fishing, but extreme angling is coded into my DNA. In working with financial institutions, settlement services, and vendor management professionals, I draw on the tough-minded pragmatism and resourcefulness of my Norwegian ancestors.

Here are a few lessons learned on the ice:

Find the right openings and know where to place your bait.

Some say the secret is to place the bait a few meters under the ice. Others swear the bait should be no more than a foot from the bottom of the lake. Have you found the right niche? Do you know how and where to position yourself to attract the business you're angling for?

Be willing to endure a little discomfort to get what you want.

Ice fishing can be a cold, dark and discouraging experience — until the fish bite. Are you willing to risk change? You may not see immediate results, but as the Norwegians say: "There is hope as long as your fishing line is in the water."

Don't skimp on resources.

Ice anglers depend on specialized gear. In addition to augers, chisels and skimmers, they

have drysuits and ice claws (a self-rescue device). Do you have the right products, services and intellectual capital you need to survive?

Honor traditions but be open to changing your approach.

Today's ice anglers use sonar and fast augers that allow them to drill more than 100 holes, constantly moving to find the fish. Are you as mobile and nimble? Do you know where the rotten snow is, so you can keep moving forward with confidence?

I launched Skalstad Consulting to help financial institutions and service providers weather any financial climate. Together, we can turn what seems like a meltdown into a breakthrough. — Skol.



Our Four Lenses Sharpen Your Vision

You find what you look for, so it's important that you examine your business in a comprehensive and disciplined way so you don't overlook gaps or opportunities.

We use these four powerful lenses to study your business — not once, but continually:

- Assessment & Diagnosis
- Solution Development & Implementation
- Results Mapping & Measurement, and
- Sustainability & Continuous Improvement.

Assessment & Diagnosis focuses on identifying your core strengths, weaknesses and the potential of your people, processes, performance and profitability.

Solution Development & Implementation might encompass process re-engineering, organizational development or change management programs

and training. We may help you introduce new sales and marketing strategies and new products.

Results Mapping & Measurement is our objective analysis of the impact and costs of any changes we introduce. We evaluate training and intervention programs on an interim and end-result basis, gauging your return on investment in both quantitative and qualitative terms.

Sustainability & Learning is rooted in developing strategies that are consistent with your culture and your vision. From the start, we work with stakeholders to identify consequences of change, learning that must permeate the organization, and strategies to manage resistance to change.

Using these four lenses, we can help you see your way to greater performance and profitability.