



Sample Credit Union

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ABC Consulting, Inc.

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**ENTERPRISE EDITION
MANAGEMENT REPORT**



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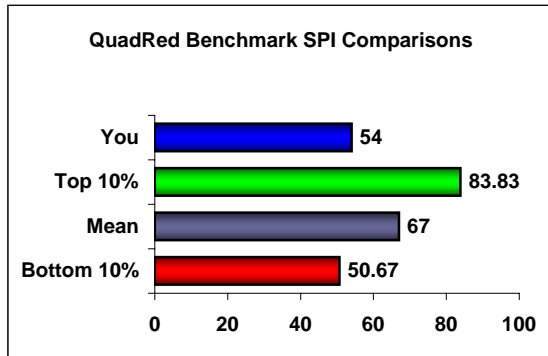
Sample Credit Union

Your Strategic Performance Index™:

54

Your Prior Year SPI™:

NA



This report was produced with input from:
Sample Credit Union

- CEO
- Management
- Board of Directors
- Employees
- Members

8-Feb-05

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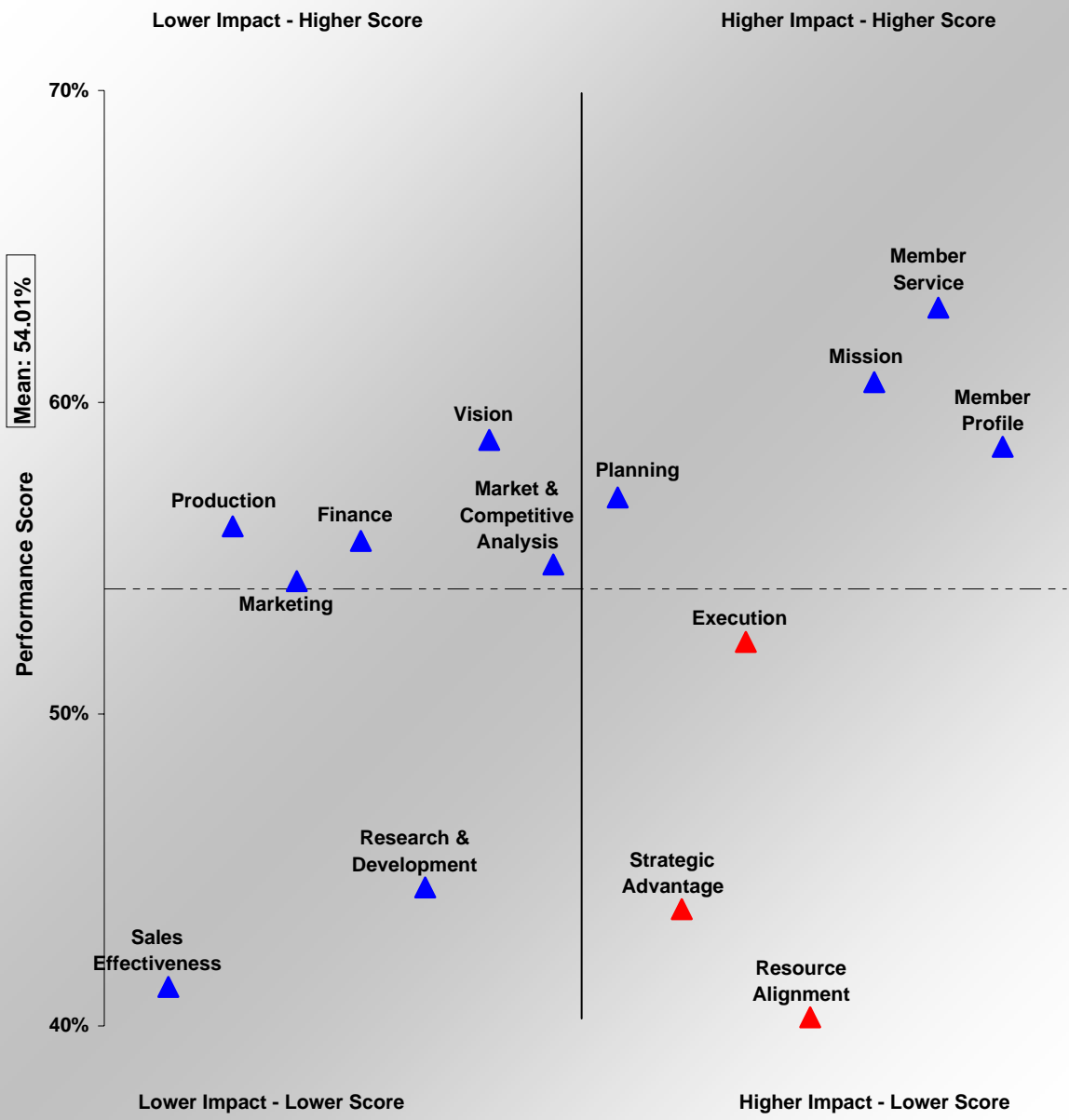
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ORGANIZATION STRATEGY

Areas of Focus

This section of the report helps the reader focus on those specific areas which have the greatest potential for improving overall strategic performance. Elements shown in the lower right quadrant (in red) are the “Higher Impact – Lower Score” items. Research suggests that improvement activities should be focused on these areas with the intent being to move their scores upwards into the “Higher Impact – Higher Score” upper right quadrant. It is suggested that an organization develop specific improvement plans in each of these areas and then periodically reassess to determine if the desired improvement has taken place.

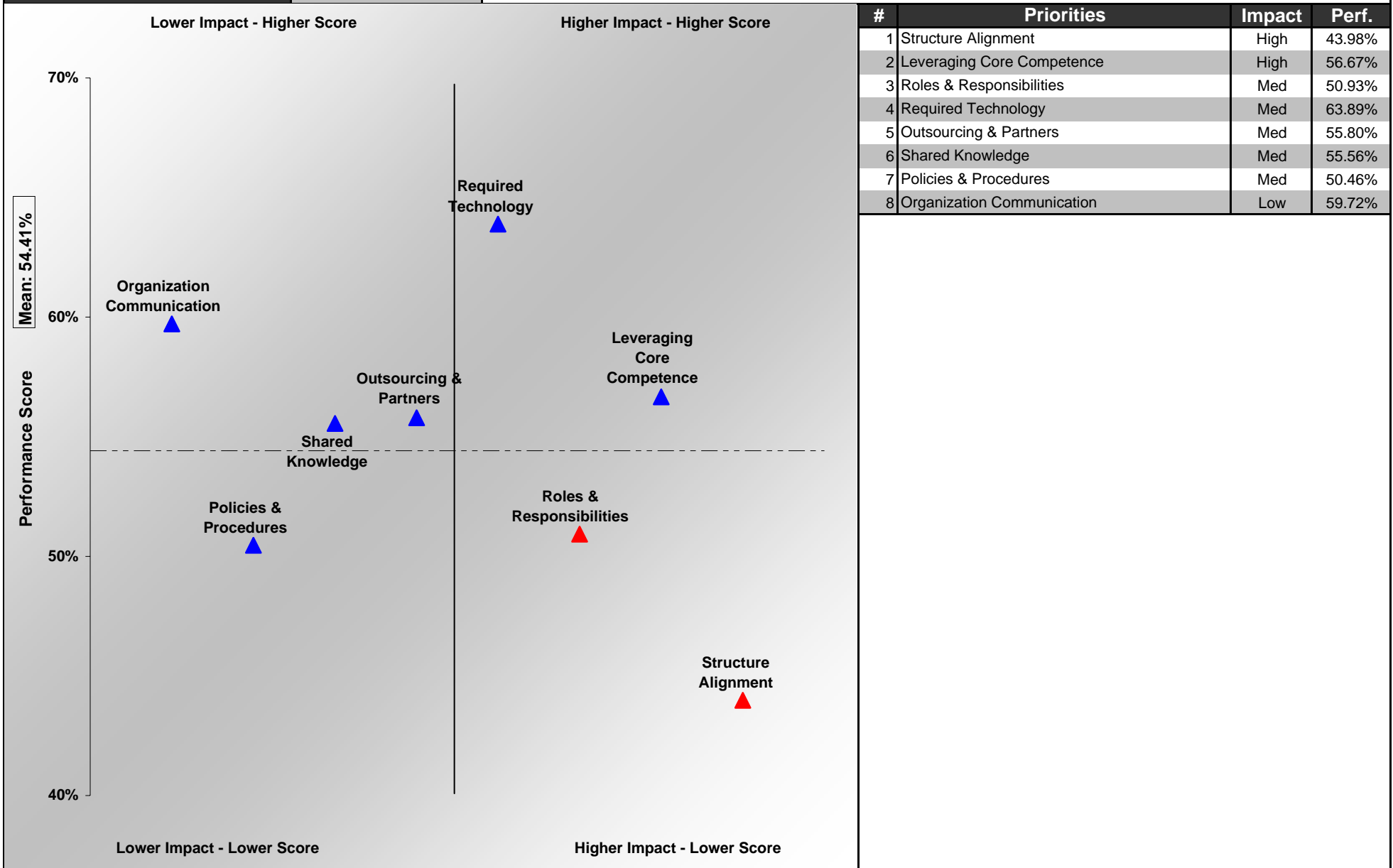


#	Priorities	Impact	Perf.
1	Member Profile	High	58.57%
2	Member Service	Med	63.03%
3	Mission	Med	60.65%
4	Resource Alignment	Med	40.28%
5	Execution	Med	52.31%
6	Strategic Advantage	Med	43.75%
7	Planning	Med	56.94%
8	Market & Competitive Analysis	Med	54.80%
9	Vision	Med	58.80%
10	Research & Development	Med	44.44%
11	Finance	Med	55.56%
12	Marketing	Med	54.26%
13	Production	Med	56.02%
14	Sales Effectiveness	Low	41.25%

ORGANIZATION DESIGN

Areas of Focus

This section of the report helps the reader focus on those specific areas which have the greatest potential for improving overall strategic performance. Elements shown in the lower right quadrant (in red) are the “Higher Impact – Lower Score” items. Research suggests that improvement activities should be focused on these areas with the intent being to move their scores upwards into the “Higher Impact – Higher Score” upper right quadrant. It is suggested that an organization develop specific improvement plans in each of these areas and then periodically reassess to determine if the desired improvement has taken place.

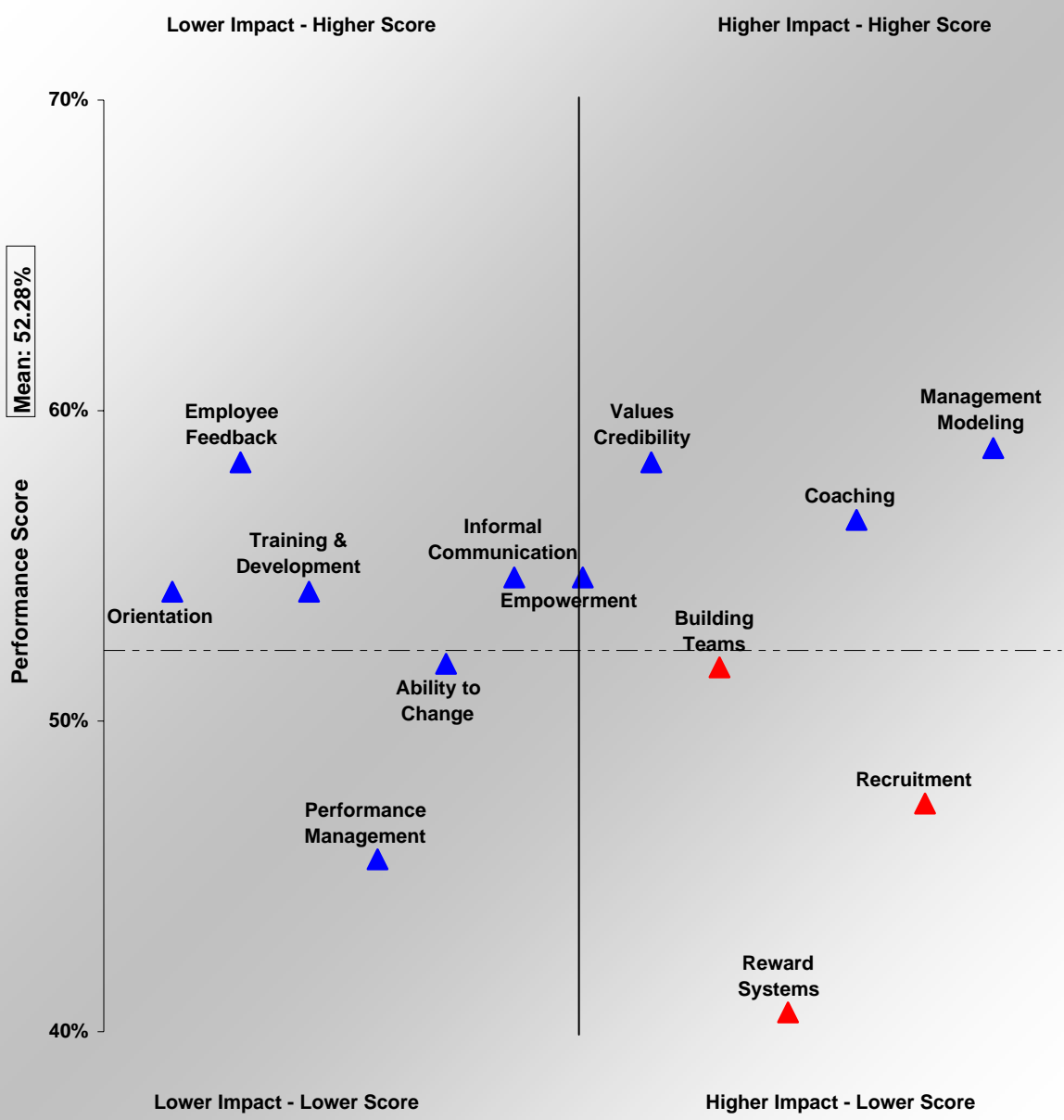


#	Priorities	Impact	Perf.
1	Structure Alignment	High	43.98%
2	Leveraging Core Competence	High	56.67%
3	Roles & Responsibilities	Med	50.93%
4	Required Technology	Med	63.89%
5	Outsourcing & Partners	Med	55.80%
6	Shared Knowledge	Med	55.56%
7	Policies & Procedures	Med	50.46%
8	Organization Communication	Low	59.72%

ORGANIZATION CULTURE

Areas of Focus

This section of the report helps the reader focus on those specific areas which have the greatest potential for improving overall strategic performance. Elements shown in the lower right quadrant (in red) are the “Higher Impact – Lower Score” items. Research suggests that improvement activities should be focused on these areas with the intent being to move their scores upwards into the “Higher Impact – Higher Score” upper right quadrant. It is suggested that an organization develop specific improvement plans in each of these areas and then periodically reassess to determine if the desired improvement has taken place.

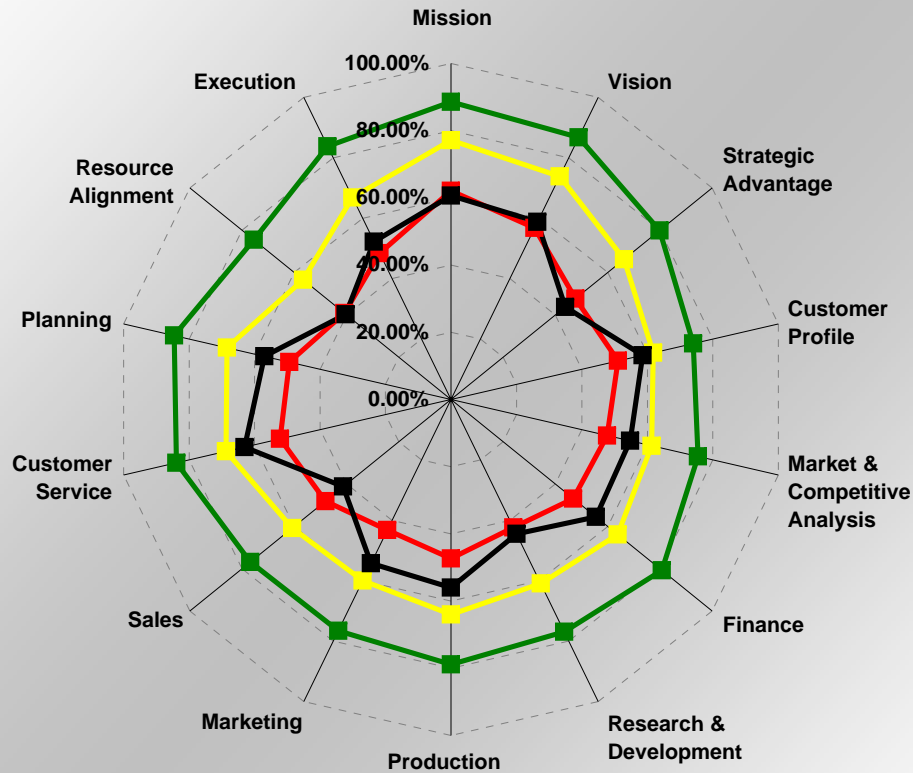


#	Priorities	Impact	Perf.
1	Management Modeling	High	58.80%
2	Recruitment	High	47.35%
3	Coaching	Med	56.48%
4	Reward Systems	Med	40.63%
5	Building Teams	Med	51.74%
6	Values Credibility	Med	58.33%
7	Empowerment	Med	54.63%
8	Informal Communication	Med	54.63%
9	Ability to Change	Med	51.85%
10	Performance Management	Low	45.56%
11	Training & Development	Low	54.17%
12	Employee Feedback	Low	58.33%
13	Orientation	Low	54.17%

EXECUTIVE SUMMARY

Strategy Performance Comparison

This report compares the Strategy performance scores for the organization with three control groups pulled from QuadRed's normative database: Top 10%, Bottom 10%, and overall mean scores.



#	Principal Elements	Top	Mean	Btm.	You
1	Mission	88.55%	77.13%	62.06%	60.65%
2	Vision	86.77%	73.86%	56.76%	58.80%
3	Strategic Advantage	79.90%	66.24%	47.69%	43.75%
4	Customer Profile	73.99%	61.83%	51.07%	58.57%
5	Market & Competitive Analysis	75.45%	61.21%	47.72%	54.80%
6	Finance	80.74%	63.86%	46.87%	55.56%
7	Research & Development	76.92%	60.99%	42.42%	44.44%
8	Production	78.82%	63.99%	47.33%	56.02%
9	Marketing	76.59%	60.02%	43.25%	54.26%
10	Sales Effectiveness	76.89%	60.77%	48.12%	41.25%
11	Customer Service	83.90%	68.64%	52.22%	63.03%
12	Planning	84.53%	68.37%	49.31%	56.94%
13	Resource Alignment	75.54%	56.63%	40.82%	40.28%
14	Execution	83.83%	66.82%	48.44%	52.31%

Organization Strategy

Top 10%: 80.19%
 Overall Mean: 64.97%
 Bottom 10%: 49.00%
 You: 54.01%

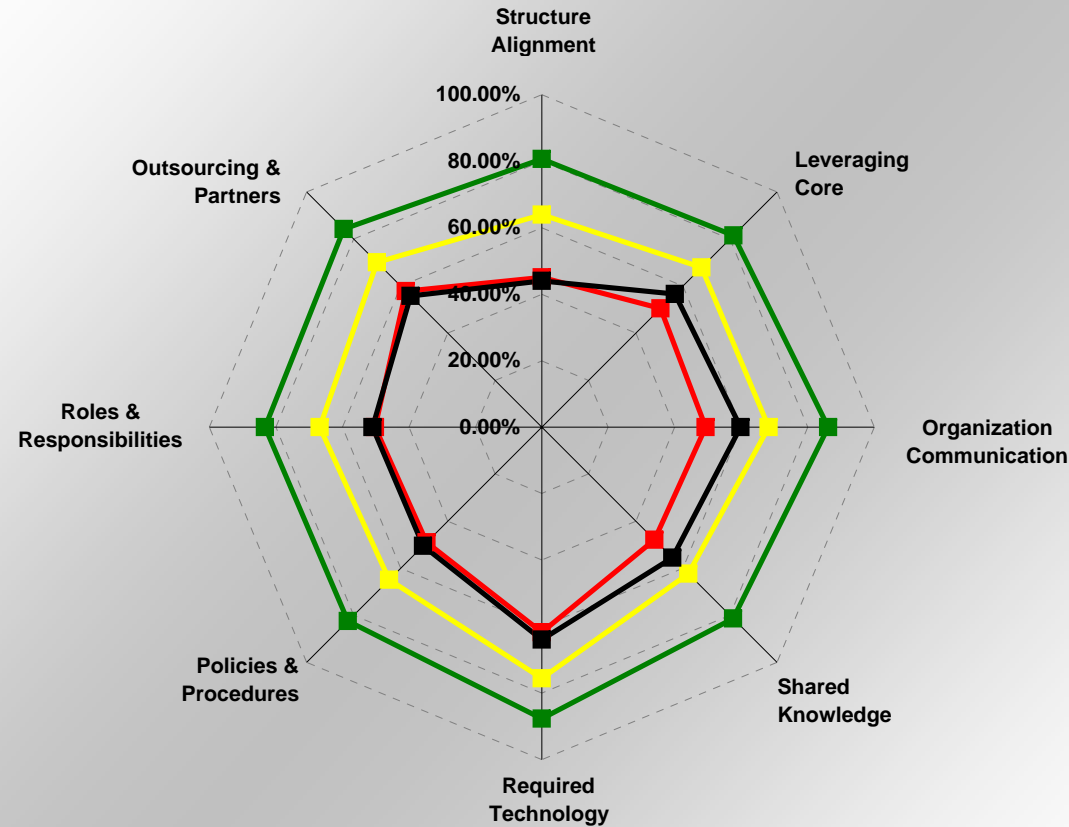


EXECUTIVE SUMMARY

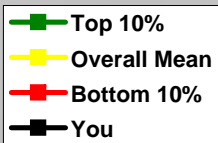
Design Performance Comparison

This report compares the Design performance scores for the organization with three control groups pulled from QuadRed's normative database: Top 10%, Bottom 10%, and overall mean scores.

#	Principal Elements	Top	Top	Btm.	You
1	Structure Alignment	80.62%	63.93%	45.05%	43.98%
2	Leveraging Core Competence	81.50%	67.84%	50.43%	56.67%
3	Organization Communication	86.10%	68.28%	49.28%	59.72%
4	Shared Knowledge	81.39%	62.34%	47.93%	55.56%
5	Required Technology	87.69%	75.54%	61.69%	63.89%
6	Policies & Procedures	82.44%	64.88%	48.96%	50.46%
7	Roles & Responsibilities	83.29%	66.75%	50.14%	50.93%
8	Outsourcing & Partners	84.25%	70.13%	57.85%	55.80%



Organization Design	
Top 10%:	83.21%
Overall Mean:	67.23%
Bottom 10%:	50.77%
You:	54.41%



EXECUTIVE SUMMARY

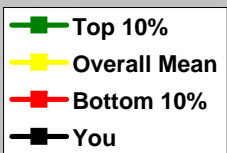
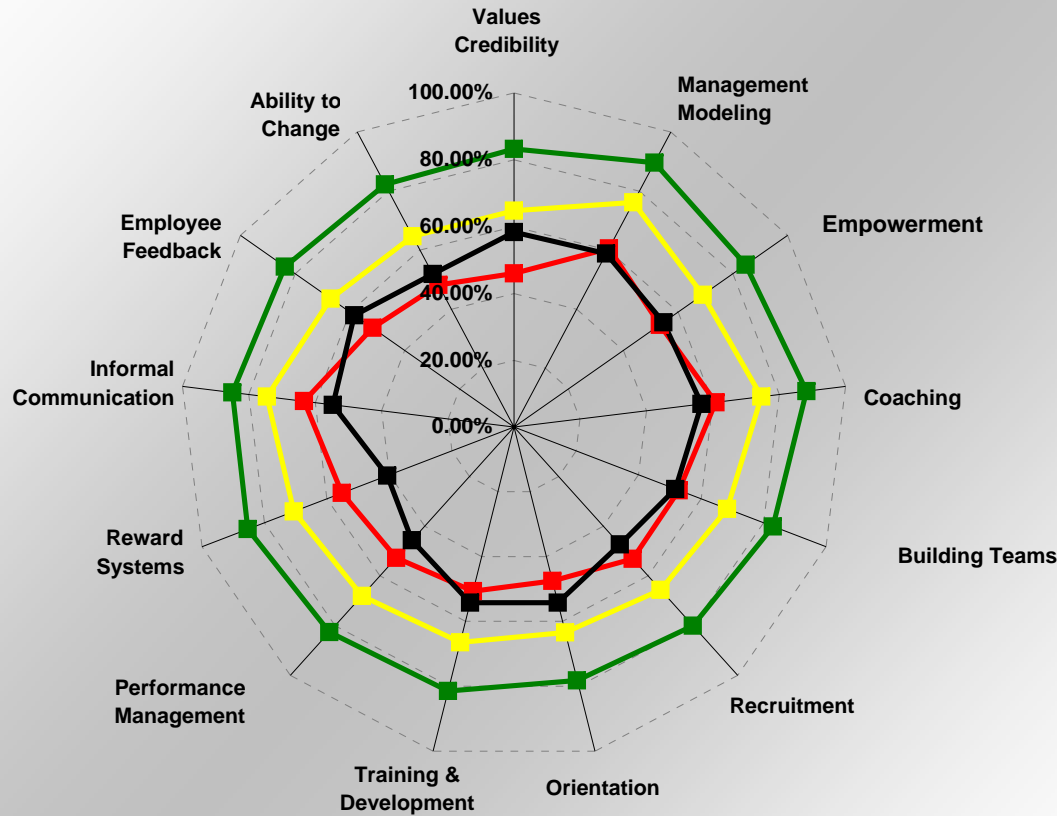
Culture Performance Comparison

This report compares the Culture performance scores for the organization with three control groups pulled from QuadRed's normative database: Top 10%, Bottom 10%, and overall mean scores.

#	Principal Elements	Top	Mean	Btm.	You
1	Values Credibility	83.20%	64.75%	46.02%	58.33%
2	Management Modeling	89.60%	76.15%	60.49%	58.80%
3	Empowerment	84.66%	68.97%	53.35%	54.63%
4	Coaching	88.21%	74.62%	60.78%	56.48%
5	Building Teams	83.07%	68.27%	52.87%	51.74%
6	Recruitment	80.07%	65.57%	53.17%	47.35%
7	Orientation	78.14%	63.38%	47.52%	54.17%
8	Training & Development	81.42%	66.49%	50.64%	54.17%
9	Performance Management	82.55%	68.04%	52.72%	45.56%
10	Reward Systems	85.38%	70.58%	55.14%	40.63%
11	Informal Communication	84.96%	74.49%	63.30%	54.63%
12	Employee Feedback	83.72%	67.02%	51.75%	58.33%
13	Ability to Change	82.14%	64.64%	48.15%	51.85%

Organization Culture

Top 10%: 81.39%
 Overall Mean: 62.34%
 Bottom 10%: 47.93%
 You: 52.28%

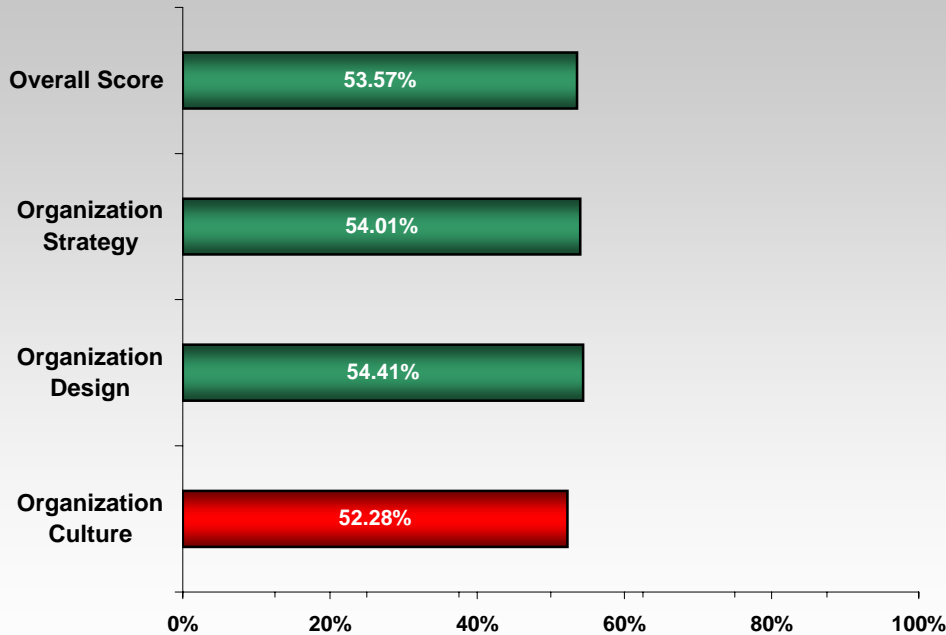


PERFORMANCE SCORES OVERVIEW

**Mean Performance Scores:
3 Core Drivers
12 Key Components**

This **Performance Overview** lists mean scores for the three Core Drivers: **Organization Strategy, Organization Design, and Organization Culture**, along with the performance means for the 12 Key Components. The specific detail necessary for meaningful dialogue and debate will follow on the subsequent pages.

Organization Strategy , Organization Design, & Organization Culture



Understanding the Results & Key Findings

The scores reflected in the graph to the left represent your total input into the Management Assessment. Scores are derived from your input as measured by a six point interval scale. During the assessment, respondents selected: 1=Strongly Disagree, 2=Disagree, 3=Somewhat Disagree, 4=Somewhat Agree, 5=Agree, 6=Strongly Agree. The "Don't Know/Not Applicable" responses are not calculated in the overall performance score. Scores on the six point interval were then converted to weighted percentages you see in the chart and on subsequent pages in this Report Card. The chart to the left lists the mean scores for Strategy, Design, and Culture, and for all three areas combined ("Overall Score").

Degree of Impact Analysis - A scattergram that plots the elements for each of the three Core Drivers. Elements are shown in a quadrant format that illustrates both the perceived performance and impact.

Comparison Spidergrams - A comparison of your strategic performance outcomes with other organizations in the QuadRed normative database. Comparisons are made to organizations who achieve QuadRed scores in upper 10% and lower 10%, as well as the overall normative mean.

Detail Results and Frequency - Shows mean scores and the percentage of "Agree", "Disagree" and "Don't Know/Not Applicable" responses for each of the 35 Principal Elements, as well as a frequency distribution for each statement.

Organization Strategy

Organization Design

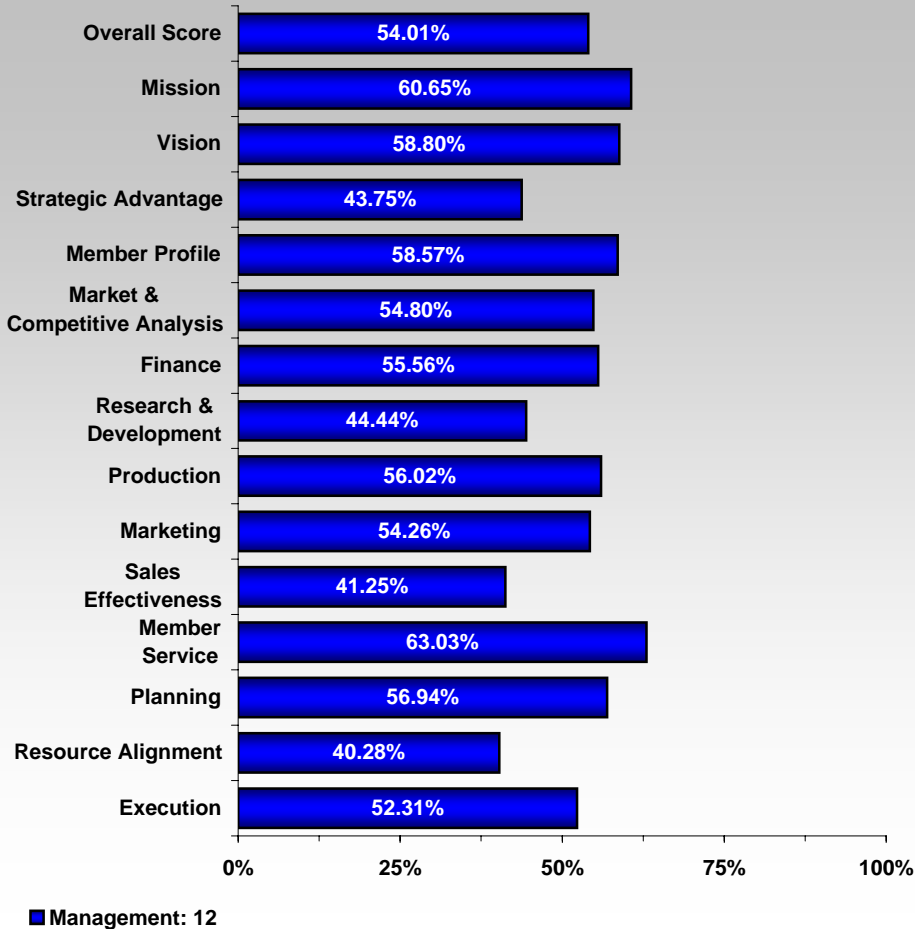
Organization Culture

1. Mission, Vision, & Competitive Advantage	54.40%	1. Structure	43.98%	1. Values & Beliefs	58.33%
2. External Assessment	56.68%	2. Core Competence	56.67%	2. Leadership	55.41%
3. Internal Capabilities	52.43%	3. Information, Systems, & Technology	59.72%	3. Human Resource Systems	48.37%
4. Planning & Execution	49.85%	4. Organization Efficiency	52.40%	4. Organization Character	54.94%

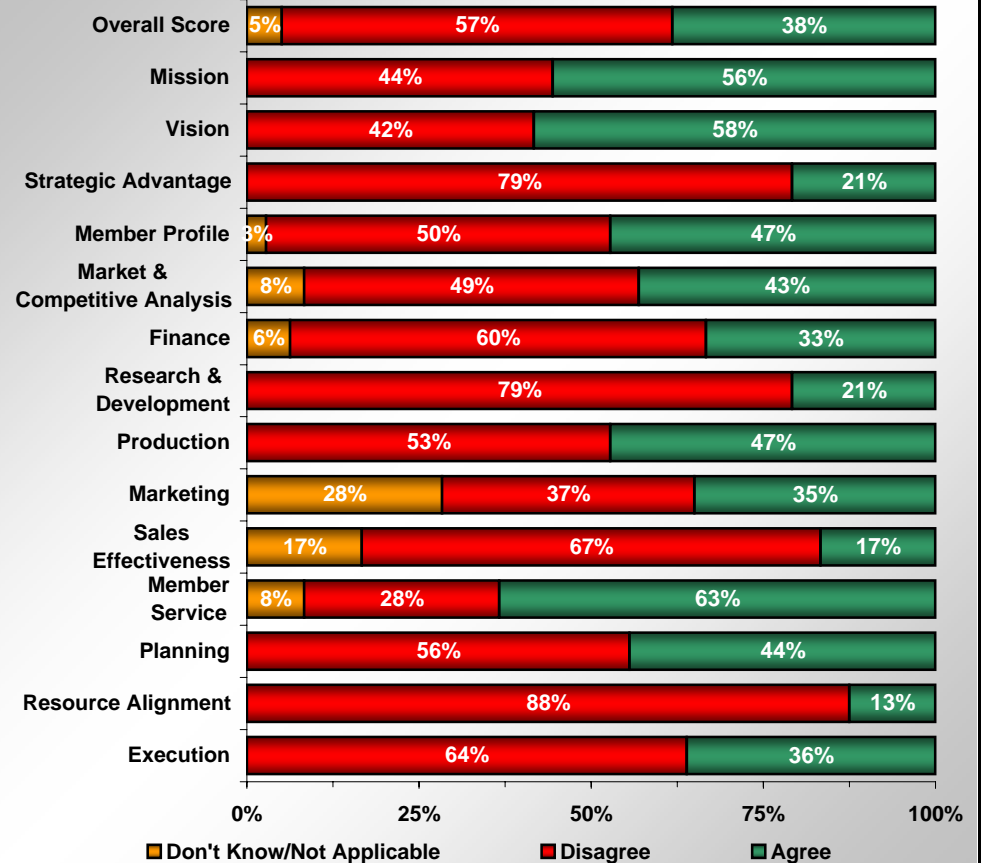
Organization Strategy

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for Mission, Vision, & Competitive Advantage, External Assessment, Internal Capabilities, and Planning & Execution.



Level of Awareness/Agreement



Note: Due to rounding, the total may not exactly equal 100%

Mission, Vision, & Competitive Advantage

Mission	FREQUENCY OF RESPONSE								Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6							
1. Our mission statement clearly explains our Credit Union's reason for being in business.	0%	0%	8%	25%	33%	25%	8%	33%	66.67%	18.80		60.65%	19.58	
2. Our mission explains how our members and other stakeholders benefit from our Credit Union.	0%	8%	8%	25%	33%	25%	0%	25%	59.72%	20.67				

<h1>Organization Strategy</h1>	<h2>Detail Results</h2>	This section of the report demonstrates the dispersion of responses for all participants for Mission, Vision, & Competitive Advantage, External Assessment, Internal Capabilities, and Planning & Execution.
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Mission (cont.)	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
3. Our mission statement clearly explains how our Credit Union is different from our competition.	0%	8%	8%	42%	25%	17%	0%	17%	55.56%	19.24	Management	60.65%	19.58

Vision	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
4. Our vision statement clearly explains what our Credit Union will be doing in the future.	0%	8%	17%	25%	50%	0%	0%	0%	52.78%	17.17	Management	58.80%	20.11
5. Our vision serves the long-term interests of our members and other stakeholders.	0%	0%	25%	8%	33%	33%	0%	33%	62.50%	20.26	DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree		
6. Our vision gives us the direction we need to make good decisions.	0%	8%	8%	25%	33%	17%	8%	25%	61.11%	22.84			

Strategic Advantage	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
7. We have effectively established a clear competitive advantage in our markets.	0%	17%	17%	50%	17%	0%	0%	0%	44.44%	16.41	Management	43.75%	16.89
8. Our Credit Union's competitive advantage is clearly understood by all employees.	0%	17%	33%	25%	25%	0%	0%	0%	43.06%	18.06			

External Assessment

Member Profile	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
9. Our Credit Union has clearly identified the specific features and benefits our members want.	0%	8%	8%	50%	17%	17%	0%	17%	54.17%	18.97	Management	58.57%	21.53
10. Our Credit Union has clearly identified why our members would not purchase our products or services.	0%	17%	8%	42%	25%	8%	0%	8%	50.00%	20.10			
11. Our members purchase our products or services in the manner they prefer (in-person, internet, phone,etc.).	8%	0%	8%	8%	33%	25%	17%	42%	72.73%	20.10			

Market & Competitive Analysis	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
12. Our Credit Union has clearly identified the key strengths, weaknesses, and strategies of our direct competitors.	8%	25%	17%	33%	8%	8%	0%	8%	42.42%	21.55	Management	54.80%	17.97
13. Our Credit Union has thoroughly assessed the threat of substitute products or services.	8%	8%	17%	42%	25%	0%	0%	0%	48.48%	15.73			

<h1>Organization Strategy</h1>	<h2>Detail Results</h2>	This section of the report demonstrates the dispersion of responses for all participants for Mission, Vision, & Competitive Advantage, External Assessment, Internal Capabilities, and Planning & Execution.
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Market & Competitive Analysis (cont.)	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.	
	DK	1	2	3	4	5	6							
14. Our Credit Union has analyzed the outlook for growth in our primary market.	8%	8%	0%	25%	50%	8%	0%	8%	59.09%	17.26		DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	54.80%	17.97
15. Our member base is growing at a rate that meets or exceeds industry standards.	17%	0%	8%	17%	33%	25%	0%	25%	65.00%	16.57				
16. Our Credit Union maintains an ongoing, quantifiable market evaluation process.	0%	0%	8%	42%	50%	0%	0%	0%	56.94%	11.14				
17. Our Credit Union has analyzed threats and opportunities that could result from changes in external demographic, economic, political, and technological factors that may influence our business.	8%	0%	25%	17%	33%	17%	0%	17%	57.58%	18.80				

Internal Capabilities

Finance	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
18. We have sufficient financial resources to achieve our goals.	8%	0%	0%	25%	17%	33%	17%	50%	74.24%	18.80		55.56%	20.10
19. Our Credit Union has consistently achieved our financial goals.	0%	8%	25%	50%	8%	8%	0%	8%	47.22%	17.16			
20. We conduct a "Cost/Benefit" analysis before we spend money on any business opportunity.	0%	0%	25%	42%	17%	17%	0%	17%	54.17%	17.59			
21. As part of our financial planning, we utilize an "If/Then" thinking process to anticipate many different scenarios.	17%	8%	17%	42%	17%	0%	0%	0%	46.67%	15.32			

Research & Development	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
22. Our Credit Union allocates the necessary resources to support our research and development process.	0%	25%	17%	33%	17%	0%	8%	8%	45.83%	24.75		44.44%	21.80
23. Our research and development process is innovative and creative.	0%	17%	33%	33%	8%	8%	0%	8%	43.06%	19.41			

Production	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
24. Quality is embedded into our production process.	0%	0%	8%	17%	42%	33%	0%	33%	66.67%	15.89		56.02%	19.17

Organization Strategy		Detail Results						This section of the report demonstrates the dispersion of responses for all participants for Mission, Vision, & Competitive Advantage, External Assessment, Internal Capabilities, and Planning & Execution.						
Production (cont.)		FREQUENCY OF RESPONSE						Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.	
		DK	1	2	3	4	5							6
25. Our product or service production process is cost efficient.		0%	0%	42%	42%	17%	0%	0%	45.83%	12.57	Management	56.02%	19.17	
26. Our product or service production process is flexible, fast, and responsive.		0%	8%	25%	17%	25%	25%	0%	25%	55.56%	22.84			
Marketing		FREQUENCY OF RESPONSE						Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.	
		DK	1	2	3	4	5							6
27. Our Credit Union has a clearly defined marketing plan.		17%	8%	8%	17%	42%	8%	0%	8%	56.67%	19.56	Management	54.26%	19.28
28. Our marketing process reinforces our brand identity.		17%	8%	0%	25%	25%	25%	0%	25%	61.67%	20.86	DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree		
29. We use a comprehensive marketing database that provides us with detailed member and market information.		33%	8%	8%	17%	33%	0%	0%	0%	52.08%	18.77			
30. Our "Competitive Advantage" is emphasized in all marketing efforts.		33%	0%	25%	17%	17%	8%	0%	8%	52.08%	18.77			
31. Our Credit Union consistently analyzes the "Return-on-Investment" (ROI) of our major marketing campaigns.		42%	8%	17%	17%	17%	0%	0%	0%	45.24%	18.55			
Sales Effectiveness		FREQUENCY OF RESPONSE						Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.	
		DK	1	2	3	4	5							6
32. Our sales teams or channels consistently achieve their goals.		17%	25%	17%	33%	8%	0%	0%	0%	38.33%	17.66	Management	41.25%	19.97
33. Our salespeople possess the necessary skills to achieve their goals.		17%	25%	17%	25%	8%	8%	0%	8%	41.67%	22.57			
34. Our management team employs a well-defined sales management process.		17%	17%	25%	33%	8%	0%	0%	0%	40.00%	16.10			
35. Our Credit Union effectively tracks sales activity from lead generation through closing.		17%	25%	17%	8%	25%	8%	0%	8%	45.00%	24.91			
Member Service		FREQUENCY OF RESPONSE						Pos. Score	Mean Score	Std. Dev.		Mean Score	Std. Dev.	
		DK	1	2	3	4	5							6
36. Our member service standards are clearly defined and documented.		17%	0%	8%	25%	50%	0%	0%	0%	58.33%	11.79	Management	63.03%	14.59
37. We consistently exceed our member's expectations.		8%	0%	8%	17%	50%	17%	0%	17%	63.64%	14.56			

Organization Strategy	Detail Results	This section of the report demonstrates the dispersion of responses for all participants for Mission, Vision, & Competitive Advantage, External Assessment, Internal Capabilities, and Planning & Execution.										
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Member Service (cont.)	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
38. Our employees understand and support our commitment to member satisfaction.	0%	0%	8%	25%	50%	17%	0%	17%	62.50%	14.43		DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	
39. Our Credit Union regularly obtains and evaluates member feedback.	8%	0%	17%	17%	58%	0%	0%	0%	57.58%	13.67			
40. Our Credit Union enjoys a higher rate of repeat business and referrals than our competitors.	8%	0%	0%	17%	33%	33%	8%	42%	72.73%	15.41			

Planning & Execution

Planning	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
41. Our Credit Union has clearly defined and prioritized our strategic goals.	0%	0%	8%	33%	33%	25%	0%	25%	62.50%	16.09		Management 56.94% 16.61	
42. Our strategic goals and objectives are measurable.	0%	0%	25%	33%	25%	17%	0%	17%	55.56%	17.89			
43. At our Credit Union, action plans must clearly specify how and when each goal will be achieved.	0%	0%	25%	42%	25%	8%	0%	8%	52.78%	15.63			

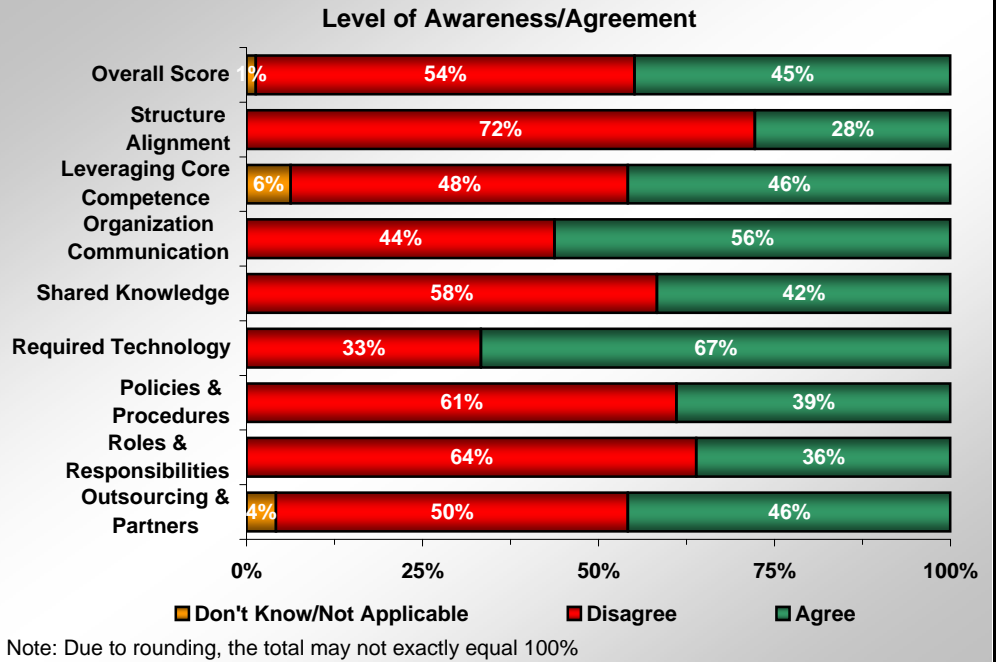
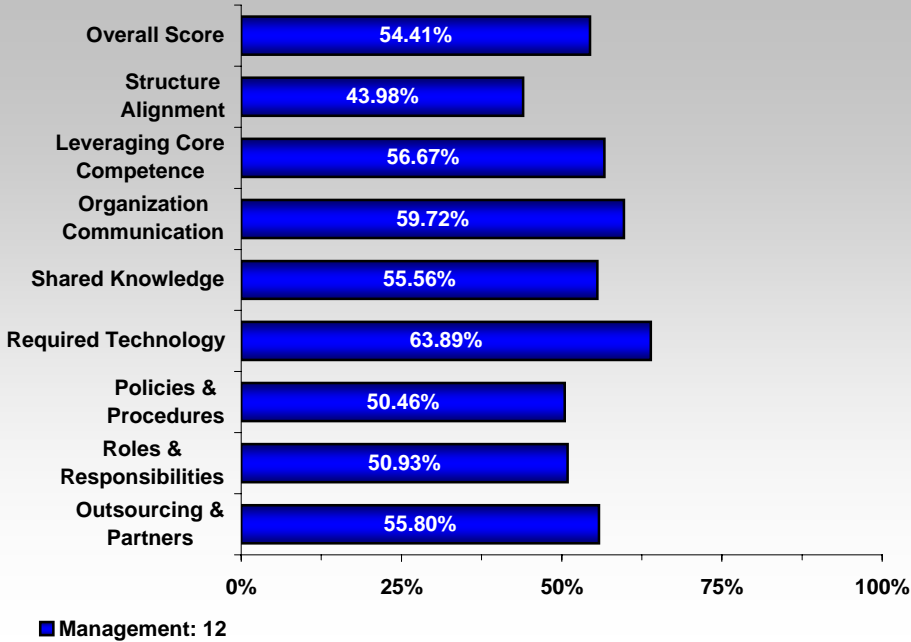
Resource Alignment	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
44. Our Credit Union has allocated the necessary capital, technology, and people to achieve our strategic goals.	0%	0%	42%	42%	17%	0%	0%	0%	45.83%	12.57		Management 40.28% 15.48	
45. At our Credit Union, we evaluate the capacity and performance levels of departments or individuals before increasing their workload.	0%	33%	33%	25%	8%	0%	0%	0%	34.72%	16.60			

Execution	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
46. We execute our strategic goals.	0%	0%	17%	50%	25%	8%	0%	8%	54.17%	14.43		Management 52.31% 19.58	
47. Management routinely reviews the status of our strategic goals and objectives.	0%	0%	8%	25%	33%	33%	0%	33%	65.28%	16.60			
48. At our Credit Union, there are consequences when deadlines are missed.	0%	33%	17%	42%	8%	0%	0%	0%	37.50%	17.59			

Organization Design

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for **Structure, Core Competence, Information, Systems, & Technology, and Organization Efficiency.**



Structure

Structure Alignment	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Mean Score	Std. Dev.	
	DK	1	2	3	4	5	6						
49. Management has carefully considered how our organizational structure impacts our strategic plan.	0%	0%	33%	33%	25%	8%	0%	8%	51.39%	16.60	Management	43.98%	19.58
50. Our organizational structure is not influenced by organization politics.	0%	33%	42%	8%	17%	0%	0%	0%	34.72%	18.06	DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree		
51. Our ability to quickly modify our organizational structure is a key contributor to our success.	0%	17%	33%	17%	25%	8%	0%	8%	45.83%	21.47			

Core Competence

Leveraging Core Competence	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Mean Score	Std. Dev.	
	DK	1	2	3	4	5	6						
52. Our Credit Union has clearly identified our corporate core competencies.	0%	0%	25%	17%	42%	17%	0%	17%	58.33%	18.12	Management	56.67%	15.65

Organization Design

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for **Structure, Core Competence, Information, Systems, & Technology, and Organization Efficiency.**

Leveraging Core Competence (cont.)	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
53. We leverage our core competencies to create real value for our members.	8%	0%	17%	33%	33%	8%	0%	8%	56.06%	15.41	Management 56.67% 15.65 DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree		
54. We leverage our core competencies to set us apart from our competitors.	8%	0%	17%	33%	33%	8%	0%	8%	56.06%	15.41			
55. We leverage our core competencies to capitalize on new product or service opportunities.	8%	0%	17%	33%	33%	8%	0%	8%	56.06%	15.41			

Information, Systems, & Technology

Organization Communication	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
56. Our Credit Union keeps employees well informed.	0%	8%	25%	8%	33%	17%	8%	25%	58.33%	25.13	Management 59.72% 19.40		
57. Our Credit Union regularly communicates the status of our goals and objectives.	0%	0%	8%	8%	50%	25%	8%	33%	69.44%	17.16			
58. At our Credit Union, important information is readily available.	0%	0%	25%	25%	42%	8%	0%	8%	55.56%	16.41			
59. Our Credit Union provides our managers with the information they need to make informed decisions.	0%	0%	17%	50%	17%	17%	0%	17%	55.56%	16.41			

Shared Knowledge	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
60. Our Credit Union uses information management systems to support the functions of analyzing, planning, and executing.	0%	0%	17%	42%	33%	8%	0%	8%	55.56%	14.80	Management 55.56% 14.47		
61. Our Credit Union has a knowledge management system where managers from different areas can share information to maximize performance.	0%	0%	17%	42%	33%	8%	0%	8%	55.56%	14.80			

Required Technology	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
62. We currently have the technology we need to achieve our goals.	0%	8%	8%	33%	33%	17%	0%	17%	56.94%	19.41	Management 63.89% 17.49		
63. Our Credit Union continues to identify and acquire new technologies that support our business.	0%	0%	0%	17%	42%	42%	0%	42%	70.83%	12.56			

Organization Design

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for **Structure, Core Competence, Information, Systems, & Technology, and Organization Efficiency.**

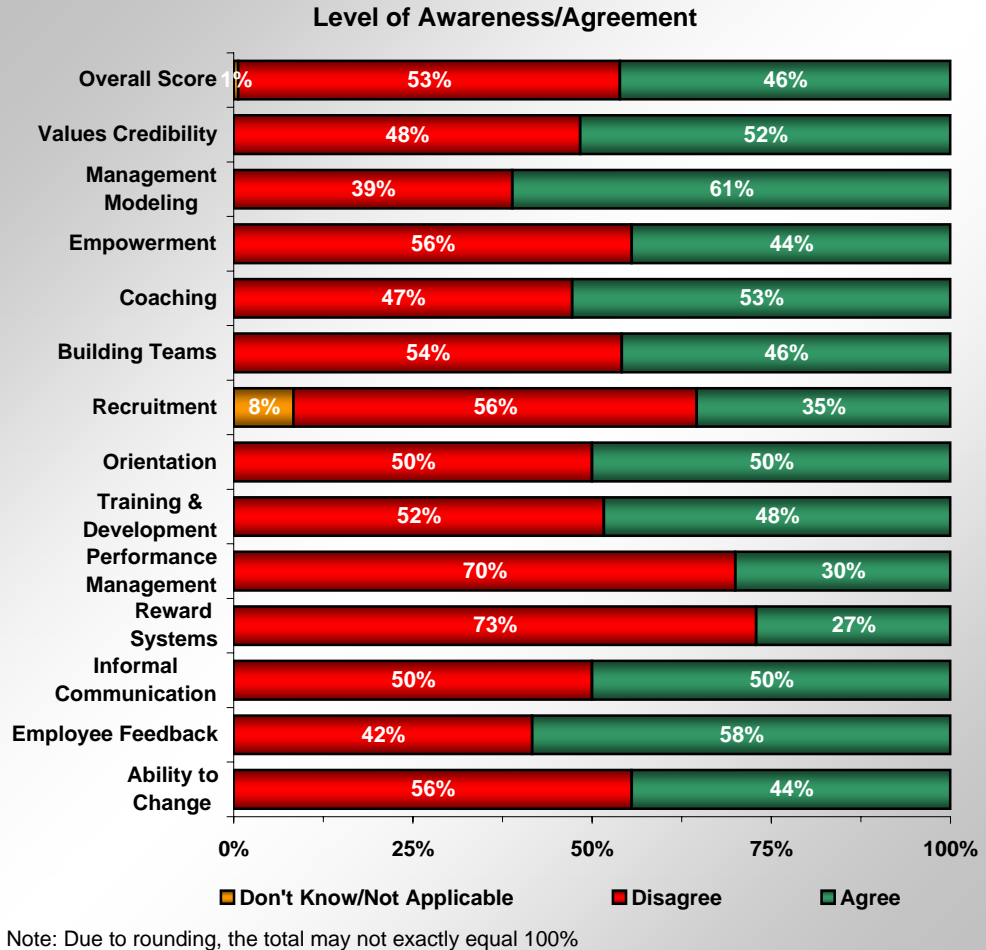
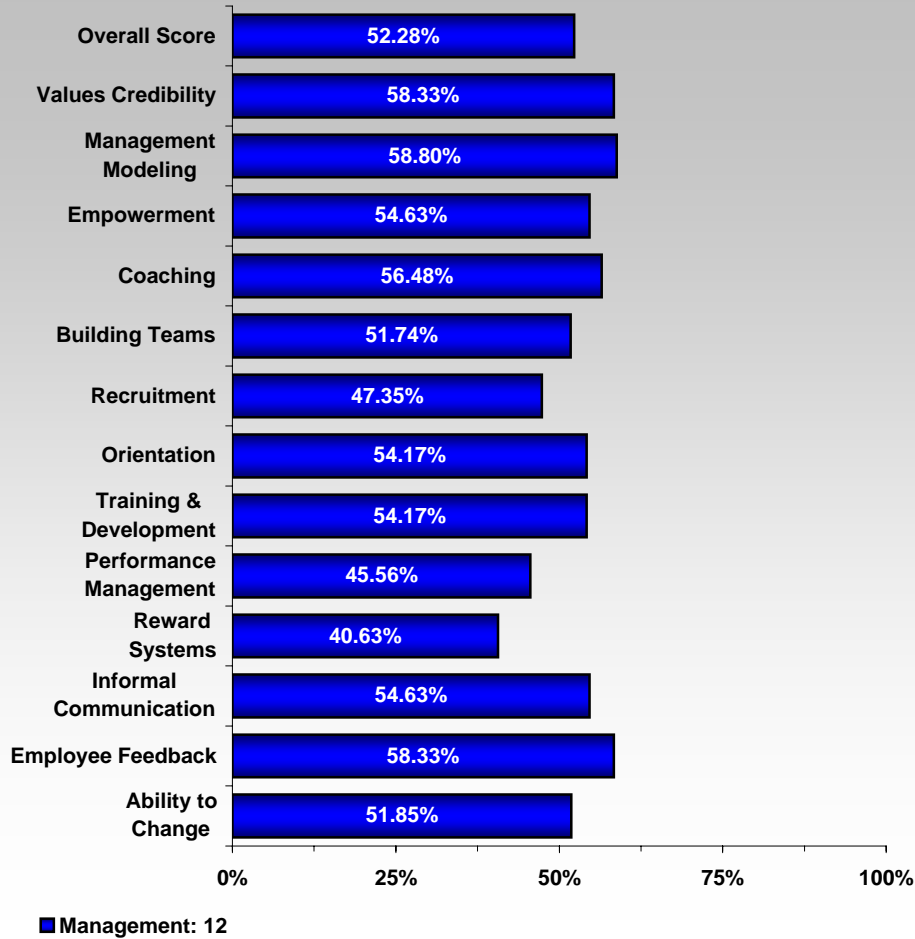
Organization Efficiency

Policies & Procedures	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
64. At our Credit Union, policies and procedures provide clear and understandable direction.	0%	8%	50%	8%	25%	8%	0%	8%	45.83%	20.26		DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	50.46% 21.63
65. Our managers ensure we comply with our policies and procedures.	0%	17%	17%	33%	17%	17%	0%	17%	50.00%	22.47			
66. Our managers and employees feel that they can get things done without a lot of "red tape."	0%	8%	25%	17%	25%	25%	0%	25%	55.56%	22.84			
Roles & Responsibilities	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
DK	1	2	3	4	5	6							
67. Our employees clearly understand how their jobs relate to our Credit Union's goals.	0%	8%	0%	42%	33%	17%	0%	17%	58.33%	18.12		50.93% 20.68	
68. At our Credit Union, management roles are clearly defined.	0%	8%	33%	25%	25%	8%	0%	8%	48.61%	19.41			
69. At our Credit Union, there is no unnecessary duplication of individual roles and responsibilities.	0%	25%	17%	33%	8%	17%	0%	17%	45.83%	23.70			
Outsourcing & Partners	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
DK	1	2	3	4	5	6							
70. Our Credit Union outsources processes and functions that do not relate to our core competencies.	8%	8%	8%	25%	33%	17%	0%	17%	57.58%	20.23		55.80% 17.84	
71. 56. Our Credit Union holds our vendors and strategic partners to the same high standard of performance that we expect of ourselves.	0%	0%	25%	33%	33%	8%	0%	8%	54.17%	16.09			

Organization Culture

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for Values & Beliefs, Leadership, Human Resource Systems, and Organization Character.



Values & Beliefs

Values Credibility	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
72. Our employees clearly understand and embrace our Credit Union's values and beliefs.	0%	8%	8%	17%	33%	25%	8%	33%	63.89%	23.39		58.33%	23.47
73. Our Credit Union's business practices are carefully aligned with our values and beliefs.	0%	8%	8%	17%	33%	25%	8%	33%	63.89%	23.39			

Organization Culture

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for **Values & Beliefs, Leadership, Human Resource Systems, and Organization Character.**

Values Credibility (cont.)	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
74. Our values and beliefs are reinforced in all internal communication.	0%	0%	17%	33%	0%	42%	8%	50%	65.28%	22.98	DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	58.33%	23.47
75. The daily experiences of our employees are consistent with the direction set forth in our values and beliefs.	0%	8%	17%	17%	33%	25%	0%	25%	58.33%	21.90			
76. Cynicism is virtually absent in our Credit Union.	0%	17%	50%	17%	8%	8%	0%	8%	40.28%	19.41			
Leadership													
Management Modeling	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
77. Our managers' always behave in a manner that is consistent with our values and beliefs.	0%	17%	17%	8%	42%	17%	0%	17%	54.17%	23.70	58.80%	25.97	
78. At our Credit Union, employees have confidence in our senior leadership.	0%	8%	33%	8%	25%	17%	8%	25%	55.56%	25.95			
79. Our Credit Union's senior leaders are honest.	0%	17%	8%	0%	17%	50%	8%	58%	66.67%	28.42			
Empowerment	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
80. Our managers know when to personally manage projects and when to let their staff have the authority and control.	0%	17%	33%	25%	17%	8%	0%	8%	44.44%	20.52	54.63%	20.55	
81. Employee involvement is always encouraged.	0%	0%	0%	25%	50%	8%	17%	25%	69.44%	17.16			
82. At our Credit Union, authority to make decisions is given to the lowest appropriate level.	0%	8%	17%	42%	33%	0%	0%	0%	50.00%	15.89			
Coaching	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
83. At our Credit Union, delegation is viewed as a tool to develop and motivate our employees.	0%	8%	25%	17%	25%	25%	0%	25%	55.56%	22.84	56.48%	24.32	
84. When coaching employees, our managers understand the importance of maintaining the employee's self-esteem.	0%	8%	25%	8%	25%	17%	17%	33%	61.11%	27.83			
85. Our managers always show appreciation to employees for good performance.	0%	17%	17%	17%	33%	17%	0%	17%	52.78%	23.39			

Organization Culture

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for **Values & Beliefs, Leadership, Human Resource Systems, and Organization Character.**

Building Teams	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
86. Our Credit Union encourages and fosters good teamwork.	0%	8%	17%	25%	25%	25%	0%	25%	56.94%	21.86			
87. Our managers are effective at creating employee support and enthusiasm around Credit Union goals.	0%	8%	33%	17%	33%	8%	0%	8%	50.00%	20.10	DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree		
88. At our Credit Union, team performance is rewarded at a level equal to or greater than individual performance.	0%	42%	0%	17%	17%	25%	0%	25%	47.22%	29.16			
89. We effectively bring together people from various departments to better achieve our goals.	0%	8%	33%	8%	33%	17%	0%	17%	52.78%	22.29			
Human Resource Systems													
Recruitment	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
90. At our Credit Union, only high-caliber candidates are considered for open positions.	0%	17%	25%	0%	42%	17%	0%	17%	52.78%	24.45			
91. We only hire individuals who are compatible with our Credit Union culture.	0%	8%	25%	42%	25%	0%	0%	0%	47.22%	15.63			
92. Our managers are very good interviewers.	8%	8%	25%	25%	33%	0%	0%	0%	48.48%	17.41			
93. Our managers are evaluated on their success at recruiting top talent.	25%	25%	25%	0%	25%	0%	0%	0%	38.89%	22.05			
Orientation	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
94. Our Credit Union provides new employees with an orientation program that helps them understand the Credit Union's mission, vision and values.	0%	17%	8%	17%	25%	33%	0%	33%	58.33%	25.12			
95. Our senior managers participate in the orientation program.	0%	33%	0%	25%	17%	25%	0%	25%	50.00%	27.52			
Training & Development	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
96. Our Credit Union invests in training.	0%	0%	8%	25%	33%	17%	17%	33%	68.06%	20.67			
97. Our Credit Union insures that all employees are taught the necessary skills to do their job.	0%	8%	17%	25%	50%	0%	0%	0%	52.78%	17.17			

Organization Culture

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for **Values & Beliefs, Leadership, Human Resource Systems, and Organization Character.**

Training & Development (cont.)	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
98. Our training programs improve our Credit Union's performance.	0%	17%	0%	33%	33%	17%	0%	17%	55.56%	21.71	Management DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	54.17%	22.68
99. Our training programs are well designed and structured.	0%	17%	17%	33%	17%	17%	0%	17%	50.00%	22.47		54.17%	22.68
100. Our Credit Union provides management development training.	0%	33%	25%	0%	25%	17%	0%	17%	44.44%	26.90		54.17%	22.68
Performance Management	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
DK	1	2	3	4	5	6							
101. Our Credit Union uses a results-oriented performance review process.	0%	8%	17%	25%	42%	8%	0%	8%	54.17%	18.97	Management DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	45.56%	20.09
102. As part of our performance management process, managers and employees agree upon goals.	0%	8%	17%	42%	25%	8%	0%	8%	51.39%	18.06		45.56%	20.09
103. At our Credit Union, people are held accountable for their work.	0%	50%	8%	17%	25%	0%	0%	0%	36.11%	22.28		45.56%	20.09
104. Employee goals include clear action items and timelines.	0%	17%	25%	42%	8%	8%	0%	8%	44.44%	19.24		45.56%	20.09
105. Performance reviews are conducted more than just once a year.	0%	25%	25%	25%	25%	0%	0%	0%	41.67%	19.46		45.56%	20.09
Reward Systems	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
DK	1	2	3	4	5	6							
106. Given our business goals, we are rewarding the appropriate skills and behaviors.	0%	17%	33%	17%	33%	0%	0%	0%	44.44%	19.25	Management DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	40.63%	19.72
107. Our Credit Union rewards employees fairly.	0%	33%	17%	25%	25%	0%	0%	0%	40.28%	20.67		40.63%	19.72
108. Employees feel that the rewards for achieving their goals are worthy of the effort.	0%	33%	17%	25%	25%	0%	0%	0%	40.28%	20.67		40.63%	19.72
109. At our Credit Union, promotions are only given to the people that deserve them.	0%	33%	33%	8%	25%	0%	0%	0%	37.50%	20.26		40.63%	19.72

Organization Culture

Detail Results

This section of the report demonstrates the dispersion of responses for all participants for **Values & Beliefs, Leadership, Human Resource Systems, and Organization Character.**

Organization Character

Informal Communication	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
110. At our Credit Union, ideas and opinions are exchanged openly without fear of reprisal.	0%	25%	17%	17%	8%	33%	0%	33%	51.39%	27.94	DK = Don't Know/Not Applicable 1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Somewhat Agree 5 = Agree 6 = Strongly Agree	54.63%	24.76
111. Conflict or disagreement is used productively to achieve better solutions.	0%	17%	17%	17%	50%	0%	0%	0%	50.00%	20.10			
112. We have an "open door" policy.	0%	8%	17%	17%	17%	33%	8%	42%	62.50%	25.75			
Employee Feedback	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
113. Our Credit Union solicits employee opinions.	0%	8%	8%	17%	25%	33%	8%	42%	65.28%	24.06		58.33%	23.57
114. Our managers take the time to communicate the results of employee feedback.	0%	17%	17%	17%	42%	8%	0%	8%	51.39%	21.86			
Ability to Change	FREQUENCY OF RESPONSE							Pos. Score	Mean Score	Std. Dev.	Management	Mean Score	Std. Dev.
	DK	1	2	3	4	5	6						
115. Our Credit Union manages change well.	0%	0%	33%	25%	33%	8%	0%	8%	52.78%	17.17		51.85%	18.59
116. When change occurs, our Credit Union effectively explains the reason for change.	0%	8%	25%	17%	33%	17%	0%	17%	54.17%	21.47			
117. When change occurs, our Credit Union carefully explains how the change will affect employees.	0%	8%	33%	17%	42%	0%	0%	0%	48.61%	18.06			



Appendix

Organization Dynamic Model™ and Objectives

When you completed the QuadRed Management Assessment, your responses were linked to the categories in the following model:

QuadRed Organization Dynamic Model™ - Management Edition (Credit Union)

1.0 Organization Strategy		2.0 Organization Design		3.0 Organization Culture	
1.1 Mission, Vision, & Competitive Advantage	1.1.1 Mission 1.1.2 Vision 1.1.3 Strategic Advantage	2.1 Structure	2.1.1 Structure Alignment	3.1 Values & Beliefs	3.1.1 Values Credibility
1.2 External Assessment	1.2.1 Member Profile 1.2.2 Market & Competitive Analysis	2.2 Core Competence	2.2.1 Leveraging Core Competence	3.2 Leadership	3.2.1 Management Modeling 3.2.2 Empowerment 3.2.3 Coaching 3.2.4 Building Teams
1.3 Internal Capabilities	1.3.1 Finance 1.3.2 Research & Development 1.3.3 Production 1.3.4 Marketing 1.3.5 Sales Effectiveness 1.3.6 Member Service	2.3 Information, Systems, & Technology	2.3.1 Organization Communication 2.3.2 Shared Knowledge 2.3.3 Required Technology	3.3 Human Resource Systems	3.3.1 Recruitment 3.3.2 Orientation 3.3.3 Training & Development 3.3.4 Performance Management 3.3.5 Reward Systems
1.4 Planning & Execution	1.4.1 Planning 1.4.2 Resource Alignment 1.4.3 Execution	2.4 Organization Efficiency	2.4.1 Policies & Procedures 2.4.2 Roles & Responsibilities 2.4.3 Outsourcing & Partners	3.4 Organization Character	3.4.1 Informal Communication 3.4.2 Employee Feedback 3.4.3 Ability to Change

Assessment and Planning Objectives

1. Identify business performance issues that impede strategy.
2. Gain senior management agreement regarding **High-Impact/Low-Performance** areas.
3. Prioritize performance improvement goals.
4. Determine action items, due dates, and metrics.
5. Allocate necessary resources.
6. Communicate performance improvement plan.
7. Execute plan.

Methodology

The assessment employs a six-point interval scale to evaluate your Credit Union's performance measured against 117 best-practice statements. Each statement requires a response ranging from "Strongly Disagree" to "Strongly Agree". Participants may also choose a "Don't Know" or "Not Applicable" response. Responses from all participants are aggregated resulting in performance mean scores. Mean scores relating to the six-point scale have been translated into percentages.

How to Use this Report

1. Review the Report Card pages and the Degree of Impact Quadrants to understand:
 - How the senior team prioritized each of the business areas.
 - How they rated their respective performance.
2. Review the Strategic Performance Comparison spidergrams to get a sense of where this Credit Union's performance lies in relation to other organizations.
3. Use the Detail Results with the frequency of responses to see how participants individually rated performance of the high-impact areas. Is there consensus or polarity?
4. Use this information to prioritize key performance improvement goals and to develop and execute an action plan.
5. Take the assessment again in approximately 6 to 12 months to compare results in targeted improvement areas.

The QuadRed Report Card™ is designed to reflect:

1. **Priorities:** The areas the senior team views to have the most impact on business performance.
2. **Performance:** The team's perception of the Credit Union's current performance in the categories of Strategy, Design, and Culture.
3. **Comparison:** How the Credit Union compares to other organizations in the QuadRed database.
4. **Consensus:** The level of agreement or disagreement that exists among the senior team regarding performance in key areas.

Notice: This report reflects the views and opinions of the individuals that have completed the QuadStrat® assessment. The information contained within this report does not imply, direct, or recommend specific actions to be taken on the part of the assessment respondents or the Credit Union or firm they represent. It is recommended that you utilize the skills of a certified consultant to facilitate the process.