90-DAY ACTION PLAN

OWNER-RUN SERVICE BUSINESS

Eleven practical actions for the next 90 days | Public version

PURPOSE

This plan takes the findings from the Half-Time Team Talk and turns them into 11 practical actions for the next 90 days.

It is not another report to read and file away. It is a working document for the client and the team to use.

The business has capable people, strong relationships and real opportunities. The problem is not a lack of effort. The team has often been trying to keep things moving while priorities, systems and decisions were still being worked out around them.

The deeper risk is that too much of the business can still be started, changed or redirected without enough control around what has been agreed. This plan creates controls that apply to the owner, the staff and outside suppliers equally.

> ***There is a proper business here, but too much of it still depends on one person remembering, deciding and following through on everything. That is not fair on the owner, the team or the business.***

WHAT SHOULD BE DIFFERENT AFTER 90 DAYS

By the end of the plan, the business should have:

- one operational lead with clear authority
- one permanent weekly operating rhythm
- the immediate cash and CRM-cost exposures reconciled
- an agreed three-year direction and practical 12-month priorities
- one project-control process and a final website decision
- an accepted and usable CRM process
- live leads visibly owned and legacy data classified
- one commercial management view and monthly close
- the first 20 priority partners commercially reviewed
- key knowledge, access and business records protected
- reliable performance baselines and a tested shadow bonus model

HOW THE PLAN WILL WORK

The the business team will agree the owner and exact calendar date for each action when the plan is launched.

One operational lead will manage the weekly plan and hold the agreed priorities. No owner, deadline or priority changes until the change has been discussed with that person and recorded.

Verbal discussions remain exploratory until the decision or change is recorded.

Every open action will be checked at each weekly meeting. The owner should explain where it stands, what has been completed, what is holding it up, what happens next and what help is needed.

No action is complete because somebody says it is. The completion evidence must exist.

1 OPERATIONAL LEAD AND DECISION RIGHTS

Deadline: Within 10 working days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Appoint one named operational lead and record the authority attached to the role.

the owner should retain wider direction, important relationships and major commercial opportunities. The operational lead should control the weekly plan, implementation, staff priorities and overdue actions.

The written decision must explain what the owner retains authority over, what the operational lead controls, which decisions require the owner, which are delegated, how priorities change and what happens when the owner and the operational lead disagree.

the owner retains the final strategic decision. Where that decision changes an agreed delivery priority, the reason, impact, timing and work displaced must be recorded before the plan changes.

The role must also state whether it is internal, part-time or externally supported, how much time is protected for it, when it will be reviewed and the financial threshold that counts as significant spending.

Completion evidence

- A signed or formally approved authority statement naming the person, responsibilities, decision boundaries, protected time, spending threshold and review date.

Progress notes

2 WEEKLY OPERATING RHYTHM

Deadline: Within 10 working days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Create one permanent weekly meeting agenda, one live action register and one method for carrying actions from one meeting to the next.

The operational lead should run the meeting. Every action must have a permanent action number, owner, deadline, status, next step, help required and completion evidence.

The detailed meeting structure sits in the Enactment Sheet. Items with nothing to report should be passed over quickly so the process remains useful rather than becoming a long reporting exercise.

Completion evidence

- The agreed agenda and live action register.
- Evidence that at least two meetings used the process.
- Actions carried correctly from the first meeting into the second.

Progress notes

3 IMMEDIATE CASH AND CRM COST CHECKS

Deadline: Within 10 working days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Reconcile the following specific commercial exposures: three unresolved commission and payment exposures totalling several thousand pounds.

Reconcile three unresolved commission and payment exposures totalling several thousand pounds.

Check each item against the accounting system, the business bank account, invoices, purchase orders, remittances and partner correspondence.

Also confirm whether the previous CRM remains active, whether a refund or credit is possible, and every current CRM supplier, licence and recurring cost.

The combined value is not confirmed unpaid income. It remains an exposure requiring reconciliation until the evidence is checked.

- One reconciliation record per item showing sources checked, current position, discrepancy, owner, next action and next date.

Progress notes

4 THREE-YEAR DIRECTION AND 12-MONTH PRIORITIES

Deadline: Within 30 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Agree a clear three-year direction supported by practical priorities for the next 12 months.

The plan should state what the business is trying to achieve, which markets and client groups matter most, what takes priority, what the business is not prioritising, how success will be measured, which decisions require the owner and which are delegated.

Staff should be consulted and briefed. the owner should approve the commercial direction. The operational lead should confirm whether it is deliverable with the available time, people and money.

Completion evidence

- The approved three-year direction and detailed 12-month priorities.
- Recorded decision rights, measures and review dates.
- Evidence that staff have been briefed.

Progress notes

5 PROJECT CONTROL AND FINAL WEBSITE DECISION

Deadline: Within 30 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Introduce one project-control process and use the website as its first practical test.

the business should run no more than one new discretionary strategic project at a time alongside the corrective work in this plan. Other ideas should sit on a visible backlog.

A discretionary strategic project includes a new supplier, a new system or platform, spending above the Action 1 threshold, more than one person-day of staff work in total, or a significant change to an agreed priority.

A new project should normally wait until the next weekly decision meeting. A genuinely urgent exception may proceed sooner where the owner and the operational lead agree that waiting would damage the business and record the reason, urgency, impact and work displaced.

Every proposal must state its purpose, expected result, full cost, owner, deadline, success measure and the work completed, stopped, delayed or replaced. Significant spending and major projects receive a recorded second-person review before the owner makes the final decision.

The website decision must record the selected route, rejected or parked routes, sunk and continuing costs, supplier positions, work stopping, work remaining active, current scope, final approval and the conditions required before another change is considered.

The proposed paid service levels may be referenced as an example of work developing without a clear approval, implementation or closure decision. They are not a separate action or current revenue stream.

AI-generated plans can be useful as a sounding board, but programmes and commercial ideas remain proposals until they have been reviewed by the people affected, tested against current priorities and capacity, and formally recorded with an owner, deadline, expected result and the work they will replace or add.

AI should help develop an agreed decision, not create the decision by expanding an initial idea into a finished project. Used without enough challenge, AI can drift quickly and create work, noise and false certainty. It should be used as an assistant, not a manager.

Completion evidence

- A live project and decision register with a visible backlog, including any AI-generated programmes or commercial proposals.
- The main active discretionary project identified.
- A completed website decision record.

Progress notes

6 ACCEPT, CORRECT AND EMBED THE CRM

Deadline: Within 45 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Appoint one accountable CRM owner and one trained deputy.

Create a defect register covering the nine reported problems. Every defect must show an owner, deadline, evidence of correction, user test and acceptance result.

The staff affected by each issue should test it, and the accountable CRM owner should record acceptance. Complete the agreed pipeline stages, the enquiry-to-closure process, a one-page staff guide, training using live business examples, the full CRM cost position and the previous CRM decision.

Freeze additional CRM development spending until the current defect and cost position is clear.

Completion evidence

- Completed defect register.
- Approved business CRM process and staff guide.
- Training record and representative user-testing evidence.
- Named CRM owner and deputy.
- Confirmed cost and the previous CRM position.

Progress notes

7 LIVE LEADS AND LEGACY DATA

Deadline: Within 60 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Every live lead must show one named owner, a visible next action, a due date and enough important communication history for another person to understand the position.

A second-person check is required only when a lead is closed or lost, a conversion is recorded, income is confirmed, a key case outcome is entered, or a case-owner or referral payment is approved.

Do not ask staff to inspect all several thousand legacy records manually. Classify them using the latest meaningful event and date, case-stage and conversion references, and follow-up indicators. Prioritise recent and commercially meaningful records.

Deduplicate against the current CRM using client ID, email and phone number. A named person should manually review a representative sample from each classification group and record the error rate before the classification is accepted.

Completion evidence

- Visible ownership for all current live leads.
- The agreed second-check process.
- A classified legacy dataset, duplicate report and exception list.
- A recorded sample-quality result.

Progress notes

8 COMMERCIAL MANAGEMENT VIEW AND MONTHLY CLOSE

Deadline: Within 60 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Create one commercial management view that joins the information needed from the current CRM, partner records, the accounting system and the business bank account without pretending to replace those systems.

Create one commercial management view that joins the information needed from the current CRM, partner records, the accounting system and the business bank account without pretending to replace those systems.

Use the current CRM for client and lead activity, the accounting system and bank for invoices and receipts, and the management view for reconciliation, exceptions and decisions.

The view should include client, source, case owner, partner, service, trading period, stage, expected and recurring income, next claim or payment date, purchase order, invoice, money received, case-owner or referral payment, direct cost and net amount retained by the business.

Every month, converted clients should be followed through to cash and net retained value. Incomplete items remain open with an owner, missing evidence, next action and review date. Cases already marked for future commission should be included in the first recurring-income review.

- A live management view with agreed definitions and colour key.
- Evidence of one completed monthly commercial close.
- The first recurring-commission review.
- A visible exceptions list.

Progress notes

9 PARTNER COMMERCIAL REVIEW

Deadline: Within 75 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Review the first 20 partners selected by applications or conversions in the most recent 24 months, commission received, active live opportunities, strategic importance and credible near-term potential.

For each partner, confirm the commission basis, territories or restrictions, agreement expiry, last application, last conversion, last payment, current conversion, recurring commission arrangements, net contribution where available and the next commercial action.

Do not treat a partner as active or valuable simply because its name appears in the organisation register. After the first 20, identify five date-current but dormant agreements worth testing.

Completion evidence

- A completed commercial review of the first 20 partners.
- A prioritised partner action list.
- Five dormant agreements selected for testing.
- Missing commercial terms visibly owned.

Progress notes

10 BUSINESS CONTINUITY, ACCESS AND FINANCIAL SEPARATION

Deadline: Security within 10 working days; full continuity record within 60 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Create a controlled continuity record covering key partners and suppliers, active commitments, renewal and commission dates, open decisions, active projects, authorised deputies, supporting-record locations, decisions requiring the owner and delegated decisions.

Create a controlled continuity record covering key partners and suppliers, active commitments, renewal and income dates, open decisions, active projects, authorised deputies, supporting-record locations, decisions requiring the owner and delegated decisions.

Use the test: if the owner is unavailable or another person needs to carry the decision through, can the business find the information and authority needed?

Separate personal financial information from business management records and reporting. Do not imply that the business's statutory accounts are mixed with personal finance unless further evidence proves it.

Completion evidence

- A current continuity record.
- An access register and tested password-manager migration.
- Two-factor authentication and permissions review.
- Separated management records.

Progress notes

11 PERFORMANCE BASELINE AND SHADOW BONUS

Deadline: Within 90 days **Agreed owner: ____________________**

Status: Not started | On track | At risk | Complete

Recommendation

Do not introduce a paid performance bonus during the first 90 days.

Agree the definitions, clean the data, measure baseline conversion and net contribution, test what can fairly be attributed to individuals and run more than one shadow model showing what each person would have received.

Review whether any model encourages poor or distorted behaviour. The previous 80% individual and 20% team split may be one model tested, but it should not be treated as the assumed answer.

Record whether a paid scheme should proceed only after the data and behaviour risks have been tested.

Completion evidence

- Written performance definitions and baseline report.
- At least two shadow models.
- A behaviour-risk review.

- A recorded decision on whether a paid scheme should proceed.

Progress notes

THE RESULT AFTER 90 DAYS

At the end of the plan, the business should be able to answer:

- What is the business trying to achieve?
- What is being worked on now?
- Who owns each action and each live client?
- Who manages and protects the agreed priorities?
- Can a major discretionary project begin without being recorded and reviewed?
- Is only one main discretionary strategic project active?
- Can every converted client be followed through to cash and net retained value?
- Are recurring commissions visible?
- Are the most important partners ranked commercially?
- Are key commitments recorded somewhere other than one person's memory?
- Can the business continue properly if the owner is unavailable?
- Is access to the business's systems controlled and recoverable?

The purpose is not to create more administration. It is to give the business and the people working inside it enough clarity and control to make better decisions, finish what has been agreed and protect the commercial value already inside the business.

PLAN AGREEMENT

Date agreed	______________________________
90-day review date	______________________________
For the client business	Name: ________________________ Signature: _____________________
For Arrington Consultancy	Tom Arrington Managing Director tom@arringtonconsultancy.com 01752 477026 www.arringtonconsultancy.com