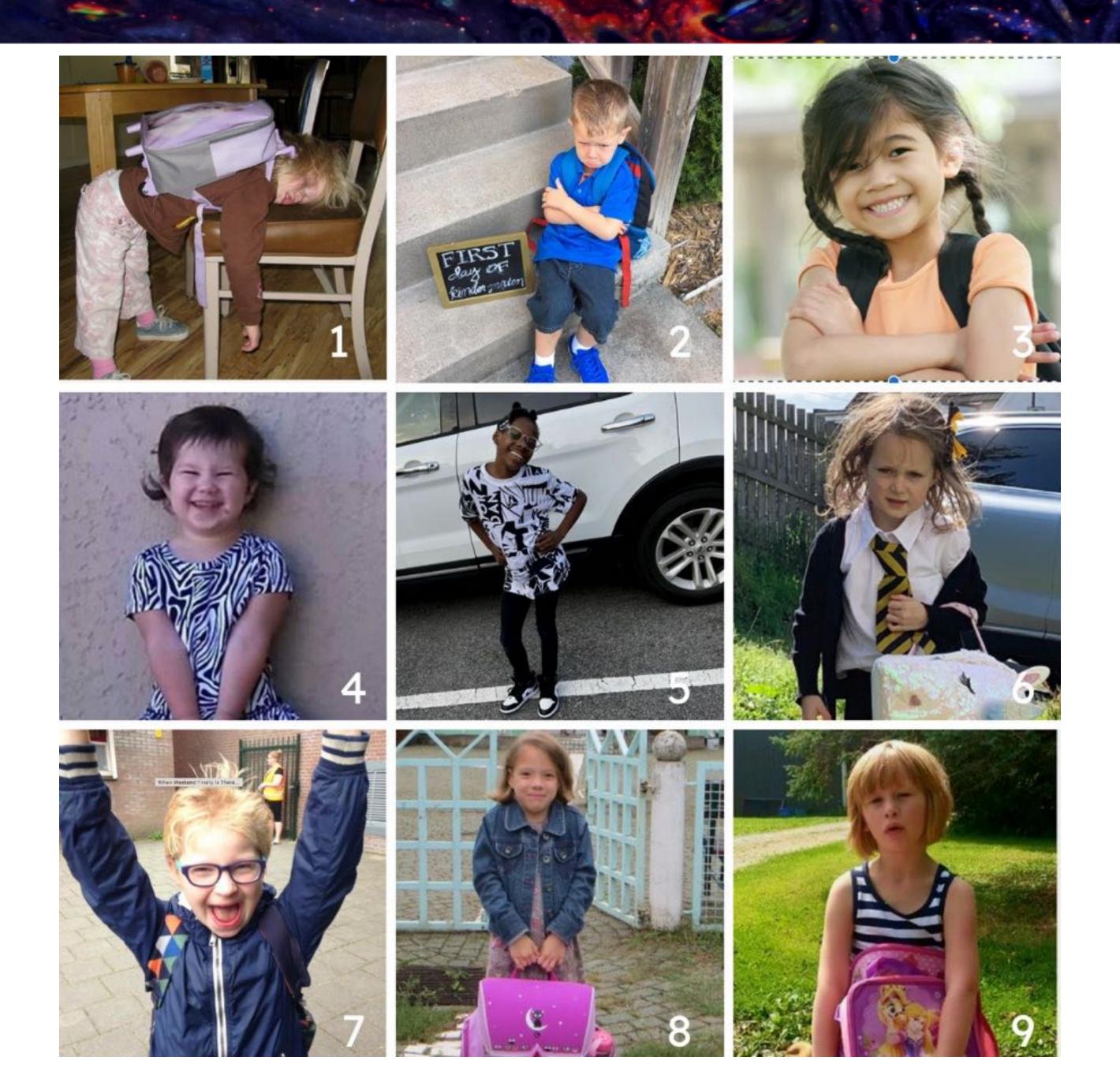
Welcome!









Breakout Innovation

They created designs (services, products, programs) powerfully aligned with the needs and possibilities of the system they were addressing.

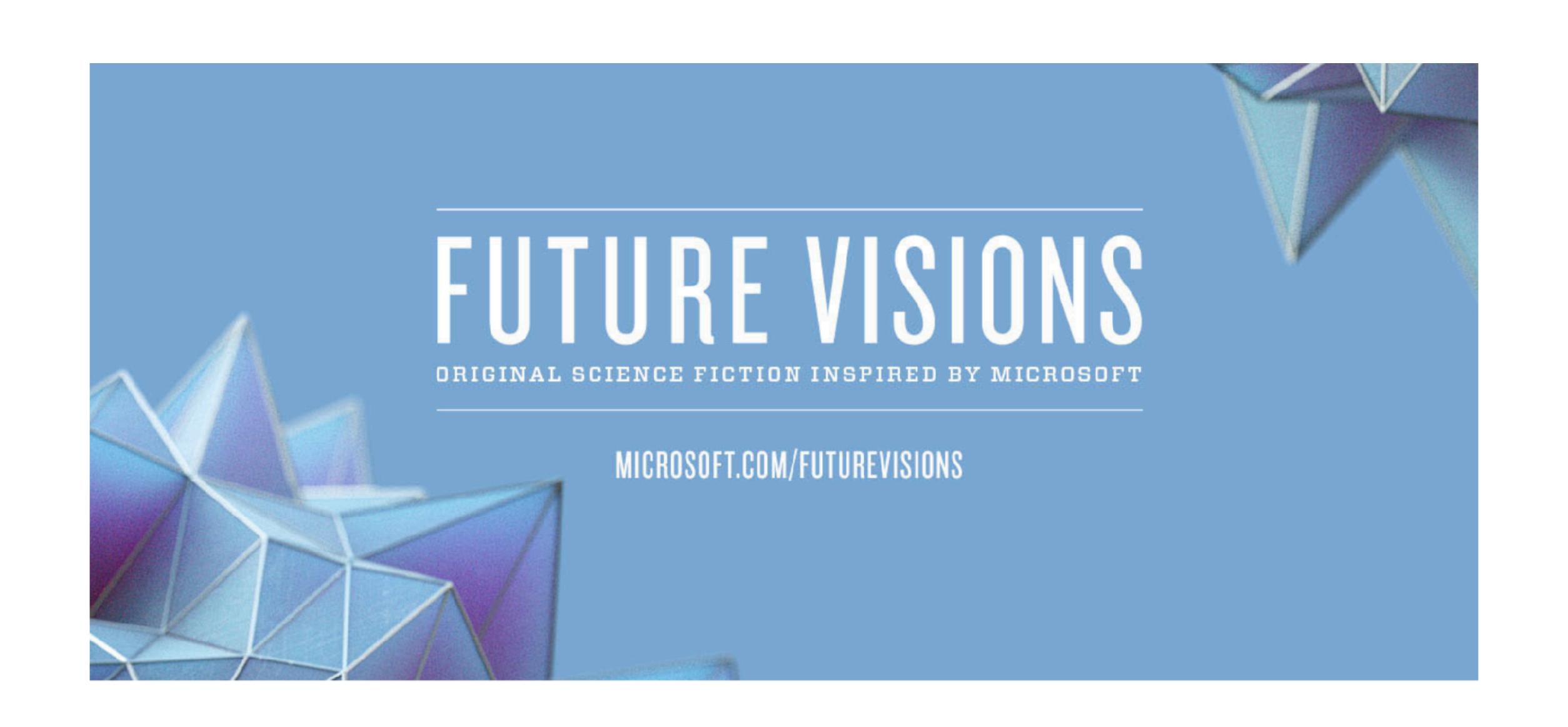
They delivered solutions that made a rapid leap from concept to real-world implementation, and subsequently had wide uptake.

They generated a shift in power dynamics that activated more innovators within the system, permanently changing the dynamics so that a far greater number of actors now play creative leadership roles.

If we continued on the path we are on today, what kind of future are we likely to be a part of creating?

What kind of future do we actually want? If that future existed right now, then how would our organization operate as a part of that reality?

What might happen in the future that we're already on the path of and how might we adapt to meet that or benefit from that?



Amazon's Prime Pantry Phenomenon

New York Times, Business Section, December 15th, 2014

"Done," Nicole Sherwood smiled proudly, laying her iPhone on the table. "I just finished off my Pantry order with a 12-pack of Diet Coke for \$3.99 and a box of Honey Nut Cheerios for \$3.59. Those prices are a lot better than Safeway – even better than I can get at my local Target or Wal-Mart. And it will be on my doorstep by Thursday, so no more trying to squeeze in a trip to the club store this weekend, between the kids' soccer games." She shakes her head, "I don't know how they do it, but I'm hooked." Nicole is one of the latest converts to Amazon Pantry, a year old service from Amazon that is transforming the shopping habits of thousands of customers and re-drawing the grocery retailing landscape at a remarkably fast rate.

Amazon's Pantry service is a store within Amazon.com, offering over 10k everyday staples that almost every US household purchases: beverages like colas and sports drinks, breakfast cereals, snacks, canned goods, condiments, boxed pastas and sides, and paper and plastic household goods. In fact, the Pantry best sellers are actually pretty ordinary. They are many of top selling dry-grocery items found in supermarkets around the county: Cheerios, Coca Cola, Triscuit crackers, Charmin toilet paper, Kraft Macaroni and Cheese, Starkist Tuna, Hellman's Mayonnaise. And while they don't carry all the national brands, they have an extensive selection of Amazon's own private label products. So what's all the fuss about? The price. Items in the Pantry store are typically equal to or lower than Wal-Mart and your local club stores. "My last order was about \$150. If I had bought the same stuff at my local supermarket, I'd

Ice-breaker: Your future vision

"In 2075, credit unions are _____" or "By 2075, credit unions have become _____"

Speculative Fiction Writing Exercise: "Protopia in 2075"

Protopia is a perfect world that progresses one day at a time (with occasional backslides) taking thousands of years. It's a better world in which humans take realistic approaches to issues.

Speculative Fiction Writing Exercise: "Protopia in 2075"

Imagine you are in 2075, and you're writing a letter to a younger mentee –maybe a nephew or niece or a grandchild – about how credit unions work (remember, it's 2075), their role in communities, and why you feel the person you're writing the letter to should join a credit union as their first bank.

OR

You are giving a talk to young adults in 2075 about why you were involved in the credit union movement back in the early part of the century, what you believed was possible for CUs, and how you've seen these changes take place over the past 50 years. Compare and contrast the credit unions of today (2075) with the credit unions of the past (circa 2023).

OR

It's a Wednesday afternoon in the city you currently live in – except it's the year 2075... Write a brief scene in the style of a screenplay that involves a minimum of 2 characters interacting with a credit union's services.

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Tips

Explore using sensory language. What sounds do you hear? What does X or Y feel like? What do you see as you enter X or Y place?

You could explore credit unions' unique values and principles in your stories like: member ownership, community focus, not-for-profit, etc. *How will these values evolve or be emphasized in a protopian future?*

Remember, no bad or wrong ideas!

The quality of writing doesn't matter. Don't stress about it! Just write for the fun of it!

Be bold in your positivity about what's possible in the future. Don't hold your dreams back.

Pair and share

How do credit unions work in 2075 in your partner's story?

What's different about them then versus today?

How is what's different about CUs in their imagined future, and/or the same about CUs then as in now, contributing to a positive vision of our society at large in 2075?

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Solo reflection

What common themes did you notice between your partner's story and yours, and/or what unique ideas did you hear in your partner's story?

What are the key themes of your own story and what do they say about the future of credit unions?

Group discussion: Contrasting futures

What surprised you about your story or your partners?

What common themes did you notice about your imagined positive futures for credit unions?

How might some of these envisioned futures for credit unions contrast with the future of banking at large?

Reflective Exercise: Implications & Innovations

How could your specific organization contribute to building a future like the one you imagined? Based on the envisioned futures, what strategic steps could credit unions take in the next 5 years?

If your imagined future were to exist in 2075, what are the implications of that for the banking industry over the next 50 years? What might you be wanting to build over the next 25 years to get on a path toward that future?

Are there ways to get to these positive futures faster than in 50 years? Is there anything in the future you imagined that might actually be possible today?

Taking time, with collaborators, to imagine an audaciously positive future for your industry can lead to:

Quality and and lasting innovation ("Breakout innovation").

Smarter work – the old saying working smarter, not harder.

Reduced fear of change,

Increased engagement.

(It is also good for you and your team's mental health!)

Taking the practice home:

Offer time for a 5-min "free write" at the start of planning meetings. For extra inspiration, build in time for colleagues to swap their writings.

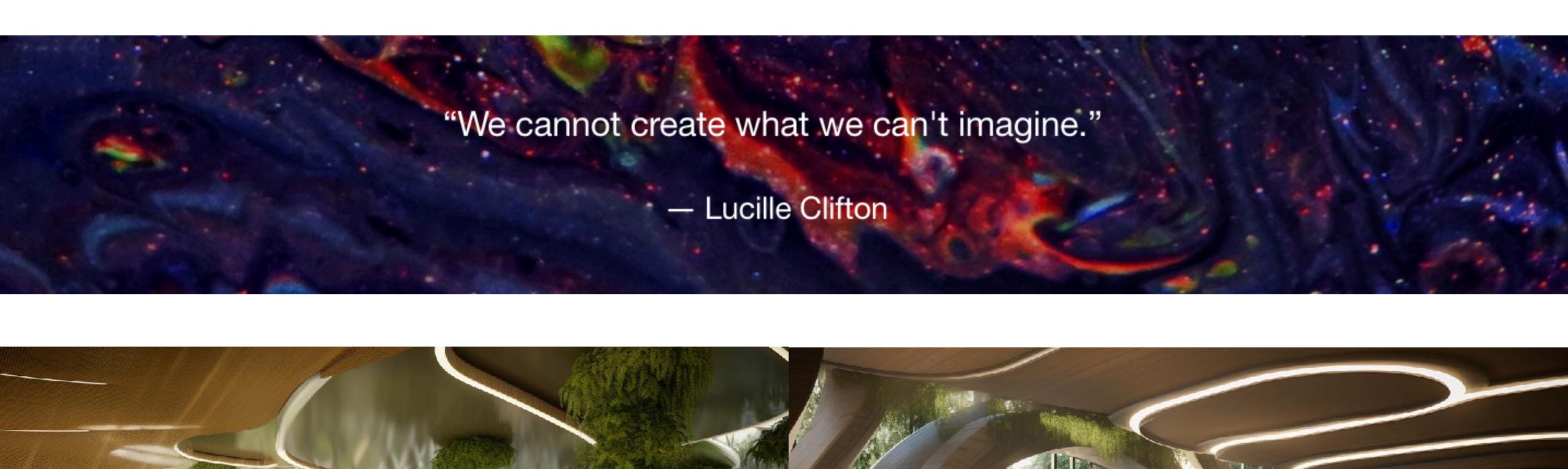
Before a new initiative launches, take time to imagine its success 30 to 50 years in the future through story (written and visual).

Incorporate ways to learn about the positive, future visions of customers and other stakeholders.

Make time during strategic planning processes, to dream into the details of best-case scenarios as a part of scenario planning.

Taking the practice home:

What kind of future do we actually want? Is my team in alignment with creating that future?





Be in touch!

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