



# Penny Forward Inc. 2024 – 2026 Strategic Plan

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# 1 PENNY FORWARD INC. - 2024-2026 STRATEGIC PLAN

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## 1.1 MISSION

Penny Forward is a nonprofit organization founded and led by blind people. Through education, mentoring, and mutual support, we help each other learn to confidently navigate the complicated landscape of personal finance.

## 1.2 VISION

Penny Forward envisions a world where blind people are financially secure, have the financial capability to confidently weather hard times, take advantage of life-changing opportunities, and more powerfully impact causes they care deeply about.

## 1.3 GUIDING PRINCIPLES

1. **Inclusivity:** We create an environment where inclusivity is not just a buzzword, but a fundamental commitment. We champion accessibility and diversity within our workplace and beyond. To Penny Forward, “Blind” includes all levels of blindness and/or all people who possess diverse physical and sensory abilities.
2. **Empowerment:** We believe in the capabilities and talents of blind individuals, recognizing our potential to attain financial security through gainful employment or entrepreneurial endeavors.
3. **Equity:** We help to build a more equitable economic landscape by collaborating with organizations led by individuals from the blind, disability, and minority communities.
4. **Focus:** We dedicate our efforts to initiatives that fulfill unmet needs of our community, amplify our impact, and create diverse revenue streams.
5. **Innovation:** We meet people where they are by embracing fearless experimentation, exploring uncharted territories, and pioneering novel educational approaches.
6. **Community:** We believe none of us should journey alone. Our strength emanates from the relationships we build and the space we create to learn from each other.



## 1.4 GOALS

1. **Reputable Education, Programs, and Offerings:** Create in-house, and collaborate with partners to produce engaging and accessible content that strengthens the financial independence of blind people and demonstrates our capabilities.
2. **Strong Brand and Communications:** Collaborate with partners to increase awareness of Penny Forward and create opportunities for our community to meaningfully engage in our work.
3. **Long-term Growth and Success:** Build the capacity of Penny Forward to ensure our funding, partnerships, volunteers, and staff are poised to support the goals and initiatives of the organization.

## 1.5 GOAL ACTION PLANS

- 1.5.1 Goal 1: Reputable Education, Programs, and Offerings (Content Team). Create in-house, and collaborate with partners to produce, engaging and accessible content that strengthens the financial independence of blind people and demonstrates our capabilities.**

Action	Who's Involved	Measure of Success
Ensure universal member access to all content	Content action team	<ul style="list-style-type: none"><li>• Two team members have reviewed the content.</li><li>• Satisfaction surveys indicate member satisfaction</li></ul>
Comprehend requirements and content	Operations action team	<ul style="list-style-type: none"><li>• Conduct an annual membership survey.</li><li>• Analyze social media metrics.</li><li>• Incorporate a 'How did you hear about us?' question on the membership form to collect data for improved member insights</li></ul>
Set a consistent content creation schedule to address member needs	Operation and Content action teams	<ul style="list-style-type: none"><li>• Deliver four courses annually, aligning with current course completion data</li></ul>
Diversify content offerings to encompass audio and video formats, where materials are narrated and discussed, accommodating various learning styles	Content action team	<ul style="list-style-type: none"><li>• Produce three videos for each course, based on positive findings from YouTube analytics</li></ul>

Create a toolkit to showcase the capabilities and achievements of the blind community	Communications action team	<ul style="list-style-type: none"> <li>• Include three testimonials.</li> <li>• Showcase assistive technology.</li> <li>• Articulate a compelling call to action with its significance.</li> </ul>
Diversify content beyond web-based delivery	Operations and content action teams	<ul style="list-style-type: none"> <li>• Analyze existing podcast data to determine whether the podcast attracts individuals to Penny Forward or if Penny Forward directs people to the podcast.</li> <li>• Identify strategies to reach potential members who are not yet aware of Penny Forward, potentially through increased podcast traffic.</li> <li>• Assess whether heightened podcast engagement leads to a rise in website visits</li> </ul>
Elevate content quality by hosting a monthly high-level discussion featuring topics like ‘Investing 102,’ ‘Investing 2.0,’ ‘Stock Tips,’ etc., with active participation from subject matter experts	Content action team	<ul style="list-style-type: none"> <li>• Introduce new offerings by Q3 - 2024, leading to higher attendance and positive evaluations reflecting enhanced learning outcomes</li> </ul>
Introduce exclusive, formal, small group coaching sessions with accredited presenters	Content action team	<ul style="list-style-type: none"> <li>• Launch new offerings in Q4 - 2024, resulting in higher attendance and positive evaluations</li> </ul>

**1.5.2 Goal 2: Strong Brand and Communications (Communications Team). Collaborate with partners to Increase awareness of Penny Forward and create opportunities for our community to meaningfully engage in our work.**

Action	Who’s Involved	Measure of Success
Develop and execute an outreach strategy to establish connections with schools and agencies that support blind individuals. Additionally, identify organizations involved in promoting financial literacy	Operations and Communications action teams	<ul style="list-style-type: none"> <li>• Identify agency contacts.</li> <li>• Arrange and participate in at least 20 meetings annually with these agencies.</li> <li>• Establish initial contact with every agency director by the end of 2024</li> </ul>



for the blind and visually impaired		
Enhance direct engagement with summer and youth/adult camps and programs	Content and communications action teams	<ul style="list-style-type: none"> <li>Each year, identify a minimum of two programs and request participation</li> </ul>
Distribute a public newsletter via email and through NFB Newsline	Content and communications action teams	<ul style="list-style-type: none"> <li>Publish monthly with a focus on expanding readership and raising awareness</li> </ul>
Amplify visibility and actively participate in pertinent national conferences and state conventions	Operations and communications action teams	<ul style="list-style-type: none"> <li>Attend 12 events annually</li> </ul>
Strengthen our participation in financial education organizations targeting other minority groups	Communications action team	<ul style="list-style-type: none"> <li>Establish connections with a minimum of two organizations every quarter</li> </ul>
Enhance our influence and engagement on social media	Communications action team	<ul style="list-style-type: none"> <li>Initiate a minimum of one interaction per month with new social media groups and influencers.</li> <li>Aim to gain 500 additional Facebook followers each year.</li> <li>Secure 500 subscribers to the public newsletter by the end of 2024</li> </ul>
Promote through advertisements or contribute content to radio reading services and radio stations catering to blind listeners	Communications action team	<ul style="list-style-type: none"> <li>Place advertisements or content on three radio stations to air six times daily</li> </ul>

**1.5.3 Goal 3: Long-term Growth and Success (Finance & Operations Team). Build the capacity of Penny Forward to ensure our funding, partnerships, volunteers, and staff are poised to support the goals and initiatives of the organization.**

Action	Who's Involved	Measure of Success
Attain a diverse and stable funding base	Operations and communications action teams	<ul style="list-style-type: none"> <li>Obtain 75% of our funding through grants. Our annual operations budget goals are as follows:</li> <li>2024 - \$150K</li> <li>2025 - \$300K</li> <li>2026 - \$500K."</li> </ul>

Shift towards establishing paid staff, and away from, volunteer positions	Operations action team	<ul style="list-style-type: none"> <li>• Appoint a full-time CEO by Q1 2024</li> <li>• The CEO will lead the recruitment of additional staff members, ensuring roles are aligned with content delivery, communications, technology, and funding efforts, with the target of completing this by 2026.</li> </ul>
Establish a stakeholder advisory committee	Operations and Communications action teams	<ul style="list-style-type: none"> <li>• Constitute the committee by 2024, ensuring it represents a microcosm of pertinent stakeholders</li> </ul>
Enhance the Board's composition and its overall influence	Board, operations, and communications action teams	<ul style="list-style-type: none"> <li>• Implement a board responsibilities document by 2024.</li> <li>• Conduct annual board training sessions</li> </ul>
Expand and diversify the Board to broaden organizational opportunities	Board, operations, and communications action teams	<ul style="list-style-type: none"> <li>• Ensure the Board reflects the diversity of our membership.</li> <li>• Shift from a working model to a governance model by 2025</li> <li>• Aim to have 30 actively engaged board members by 2026</li> </ul>

## 2 CREATING OUR 2024-2026 STRATEGY—OVERVIEW AND PROCESS

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Penny Forward is committed to creating a future where blind individuals are financially informed and empowered to pursue their financial aspirations. With the recent addition of new board members and organization members in Q1 2023, Penny Forward sought to strengthen its strategic direction to effectively allocate its growing resources. The organization's supporters, volunteers, members, and partners were expanding, providing an opportunity to address key "growth questions" that would shape their future:

1. What should Penny Forward's mission encompass in its future endeavors?
2. Which programs are successful and should take priority in our work?
3. What roles do memberships, donations, and contracts play in Penny Forward's initiatives?
4. How can the organization best engage with and serve its members, donors, and clients?
5. What messaging and communications strategies will effectively engage the organization's constituents?
6. How can Penny Forward diversify its sources of funding, and when and how should the organization expand its staff?
7. What role should Penny Forward play within the blind community?
8. Who is the primary audience that can benefit the most from our services?
9. How can we best serve our target audience and ensure we address their specific needs?

To guide Penny Forward in answering these critical questions and involving the community they serve in shaping the organization's future, Jeremy Grandstaff was hired in April 2023. His role was to design and facilitate a collaborative planning process aimed at bringing the community together to:

- Align the leadership of Penny Forward toward a shared vision, particularly regarding the identified "growth questions."
- Collect substantial stakeholder input and establish a consensus on a unified organizational strategy (including mission, vision, goals, and tactics) that provides a five-year roadmap for Penny Forward.
- Foster greater unity among the board, staff, and other leaders in determining priorities and the path forward, defining the roles and responsibilities of each leader in achieving success.

The following key outcomes were achieved over the last six months and are presented in this report:

- A membership survey and more than five interviews/focus groups with key stakeholders to gather feedback on Penny Forward's future direction.
- A virtual community summit that generated support and buy-in for the organization's future direction.
- Consensus reached within the board, staff, and community to comprehensively address all the "growth questions."



- Guidance on developing a messaging and communications plan during the strategy implementation phase.
- A consensus among the board, staff, and the community was served regarding Penny Forward’s mission, vision, guiding principles, goals, and tactical plan.

This comprehensive report provides an overview of our collaborative planning process, including the Penny Forward Strategic Plan for 2024-2026, recommendations, and next steps, as well as details about the entire planning process, including raw outputs, voting results, and evaluations.





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## **2.2 PLANNING AND DISCOVERY PRIOR TO THE STRATEGY SUMMIT**

Before the summit, Penny Forward's leadership and our consultant collected valuable data pertaining to the organization's strategy by:

- Conducting a Membership Survey.
- Reviewing data obtained through another survey conducted during the organization's inception.
- Hosting a town hall on April 20.
- Conducting direct interviews with board members, community leaders, and other stakeholders.
- Participating in at least three different national events where blind individuals gathered to exchange knowledge and best practices.

Throughout the planning phase, we explored various questions with our stakeholders, such as:

1. What led you to become involved with Penny Forward?
2. What aspects of our work do you believe we excel in?
3. How can we improve our services and initiatives?
4. What feedback or comments have you heard about Penny Forward from people in your network?
5. Is there anything else you'd like to contribute to our strategic planning process?

The themes and recommendations presented to participants both before the summit and during the initial meeting are detailed below.

### **2.2.1 Themes Identified Prior to the Summit**

Here are some key themes and recommendations from our stakeholders, both before and during the summit:

1. **Positive Feedback:** Stakeholders expressed enthusiasm for the organization's mission and the work done so far.
2. **Quality Content:** Courses and topics offered were praised for their high quality, well-structured content, and their helpfulness.
3. **Efficiency and Targeted Engagement:** There's a need to enhance efficiency and focus on more targeted engagement. This includes evaluating communication strategies to improve effectiveness.
4. **Engagement with Agencies, Partners, and Clients:** Engaging more effectively with agencies, partners, and clients is considered vital to achieving the long-term strategy.
5. **Membership Packaging:** Consider continuing to package memberships for agencies and service providers to increase engagement and participation.



6. Showcasing Membership Value: Demonstrating the value of membership is crucial for retaining members and is directly linked to the products and courses offered.
7. Increasing Visibility: While some people are aware of Penny Forward, there is a significant portion that remains unaware. Addressing this awareness gap is viewed as essential for future success.

These insights and recommendations will be invaluable in shaping Penny Forward's strategic plan for the coming years.

## **2.2.2 Data and perspectives that need more input—Great Sparks for the Summit**

In preparation for the summit, we've identified several areas where we seek additional data and perspectives, which will serve as valuable discussion points. These include:

1. Communication Strategies: Questions around the frequency, channels, and the most effective means to engage the community we serve will be explored.
2. Building Organizational Capacity: This encompasses discussions related to enhancing board engagement, growing membership, staffing requirements, and improving volunteer engagement.
3. Program and Communication Redundancy: We will evaluate whether any of our programs and communication efforts overlap or are redundant.
4. Partnerships: We'll assess the roles played by current partners and identify potential new partners we should be engaging with but aren't.
5. Structural Model: There will be consideration of whether the nonprofit structural model aligns with our goals and if alternative models, such as Clusiv.io, might be more appropriate.
6. Accountability: A focus on enhancing accountability among us and both new and existing volunteers.

These areas will provide a foundation for constructive discussions during the summit and will help shape Penny Forward's strategic direction for the future.

## **2.3 STRATEGY SUMMIT—MEETING 1: SEPTEMBER 13: 7:30 ET, 6:30 CT, 5:30 MT**

The Penny Forward Strategy Summit opened with meeting #1 on September 13. Chris Peterson (founder and CEO of Penny Forward) and the additional board members discussed the need for education around personal finance in the blind community, which was a driver for the creation of the organization. In addition, they explained what led the organization to this summit as well as the overall purpose of the three-meeting community engagement summit:

- Review data gathered by the board.
- Celebrate the successes of Penny Forward thus far.



- Gain consensus on the future of Penny Forward, including mission, vision, goals, tactical plans, and other strategic priorities; and,
- Create an opportunity for Penny Forward members to plug into and own Penny Forward Strategy.

Jeremy Grandstaff, the facilitator for the summit, was then introduced. He clarified the collaborative nature of the summit and that this type of format offers participants an opportunity to directly influence the strategy of Penny Forward.

The meeting included two break-out activities.

The first activity (Telling Our Stories) was a “reflection time,” where each participant introduced themselves using a set of questions. Participants were encouraged to listen to each other’s stories to see the world through each other’s eyes and perspective. Remember, each person’s truth is their truth.” The questions used for this introduction activity included:

1. Who am I? What do I do? The reason(s) that I care about the work of Penny Forward is...
2. As I think about the accomplishments of Penny Forward over the past year, I am most proud that we have... What most excites me about these successes is.....
3. as I think about financial awareness and education in the blind community over the past year, some concerns that I have are...
4. If I had a magic wand that would make us most successful in our work, I would...
5. What Penny Forward needs to accomplish together over the next three years for me to know we are most successful is...

After the reflection activity, participants were then asked to think about their stories in their small group, and in their group, address the following questions:

1. What was common in what was shared among your group?
2. What was unique to one or two people?
3. What Penny Forward needs to accomplish over the next three years for us to know we are most successful is?

Participants then came back together, as a large group, and popcorned out answers to the questions above. Participants discussed common themes such as financial literacy and fear, as well as unique perspectives such as geographic reach and support for blinded veterans. They also shared their desire for social security education and clear goals for Penny Forward. (See Appendix A of this document for the full output from these activities).

Jeremy then reviewed the DVF Model, showcasing the design of the collaborative summit and explaining that he would be redesigning meetings one and two, to respond to meeting 1’s outputs. (See Appendix B for the DVF Model)

The first meeting concluded with a brief check-out, where Participants shared their takeaways from the meeting, including gaining financial education and excitement for the growth of Penny Forward. Additionally, participants heard reflection from the board and a commitment from Jeremy to get documents as soon as possible, so that people have time to prepare for meeting two.



## **2.4 STRATEGY SUMMIT—MEETING 2: SEPTEMBER 20: 7:30 ET, 6:30 CT, 5:30 MT**

Meeting #2 began with a welcome from Chris, reminding participants of the purpose of the strategy summit. Jeremy Grandstaff, our facilitator, provided a summary of the previous meeting, highlighting the common themes and unique perspectives that were discussed. He also reviewed the DVF model, which is used to overcome resistance to change by creating a shared and common desire for change, a clear and compelling vision for the future, a set of 1<sup>st</sup> steps or action plans to achieve the vision, and supporting mechanisms to ensure a successful implementation.

“Tonight’s meeting focuses on the vision. We’ll define clear actions and measures in the next meeting and we’ll bring you back the full strategic plan in October.”

The Penny Forward Leadership presented the draft strategic framework, clarifying that this was “our best thinking at this time. And, now, we turn it over to you for your feedback.”

Participants were divided into smaller groups to give feedback on each component of the strategic framework, including mission, vision, guiding principles, and goals. Groups were asked to make changes and modifications as necessary and for scribes to capture feedback in the provided participant guide, specifically recommending things they want to add, delete, or change.

Following the break-out activity, the meeting participants reported back that their groups discussed various feedback and themes related to producing financial education materials for the blind community. They also discussed the importance of making direct statements and addressing larger issues in their mission and vision statements.

Participants were given voting instructions to cast their votes on the feedback produced from the small groups. Participants were reminded to vote by Monday, to trust the voting process, and to check the box for suggestions they agreed with. (See Appendix C for the outputs of the small group discussions. Voting has also been captured).

The meeting ended with some valuable feedback on the participant experience (Jeremy is going to address going forward) and with a giveaway of Penny Forward T-shirts and hooded sweatshirts. (See Appendix D for the results of the mid-summit Evaluation, conducted in conjunction with the voting activity).



## **2.5 STRATEGY SUMMIT—MEETING 3: SEPTEMBER 27: 7:30 ET, 6:30 CT, 5:30 MT**

The third meeting of the Penny Forward Community Strategy Summit meeting began with a welcome from Liz Bottner, who recapped the discussions from the previous meetings. Jeremy provided a summary of the feedback received and the revisions made to the strategic framework by the leadership.

The leadership presented the Penny Forward Strategic Framework, which incorporated the feedback from the first two meetings. When Jeremy asked participants, “did they hear you? Did they get it? If so, applaud and let them know,” we heard applause from participants and Jeremy confirmed, with the group, that we had achieved consensus on this section of the strategy.

Next, Jeremy assigned goal 1 (content) to two groups and goal 2 (communications) to two groups. He explained the process each group would follow to create a measurable action plan. Each group brainstormed actions, chose the top six, and then identified measures of success and a one-sentence statement defining success.

The meeting ended with participants sharing their takeaways and reflections on the meeting, expressing gratitude and excitement for the future of Penny Forward. Each group presented their action plans, including developing courses around current course completion data, correlating podcast traffic with website visits, creating tiered trainings and videos for every course, and developing an outreach plan to connect with schools and agencies supporting the blind and visually impaired.

Jeremy provided instructions for the upcoming vote, which will narrow down the top three to six actions for each goal. The board will then create action plans and goals, which will be shared with the team on October 20<sup>th</sup>.

See Appendix E for the actions, measures, and voting feedback received after this meeting.

See Appendix F for the overall evaluation of the summit, which highlights outcomes for attendees, feedback on the process, and a confidence level of 93.9%, with respect to Penny Forward’s ability to implement this strategy.

### 3 NEXT STEPS AND RECOMMENDATIONS

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#### 3.1 TO THE LEADERSHIP, STAKEHOLDERS, AND COMMUNITY OF PENNY FORWARD:

Wow! Throughout my career, I've worked with hundreds of nonprofits and like community-driven collaboratives, and I'm excited to congratulate the Penny Forward leadership on your embodiment of values of collaboration, engagement, and empowerment. Through collaborative process, meaningful dialog, and a curiosity to understand, you have created a three-year strategy by listening, honoring, and better understanding the community you serve.

The following recommendations will continue to provide a framework for success, as you work to achieve your goals over the years to come.

1. Convene the Content, Communications, and Operations Action Teams as soon as possible, including inviting the summit participants to volunteer and talking publicly about the successes and activities of these teams, as best you can.
2. Continue to engage your community. Over 100 people engaged at various points in the planning process; continue to engage these people who shared their wisdom by inviting them to participate in the three action teams that are implementing the strategy in the coming years.
3. I'm inspired at the organization's commitment to building a strong board. Ensure your board training, board responsibilities development, and board commitments are aligned, as all relate to each other.
4. Let your strategy guide you. Don't let your strategy sit on a shelf; this document is the overarching guide for the organization. Include reviews and check-ins at the leadership level during board and staff meetings. Share your strategy with funders, as it will help them understand the support you have from your community and the impacts their support will create.
5. The strength of the collaborative work you've done with this planning process will continue to help you build a strong and more diverse community; be sure to celebrate wins public ally, engage your community in actionable volunteering, and recognize the impact the community is having on the organization as well as the impact that Penny Forward is also having on the community. Together, you can continue to collaborate to overcome resistance you face during implementation.
6. Officially evaluate your progress against your strategy on a quarterly basis and at a refresh event annually.



## 4 APPENDIX A: OUTPUTS -TELLING OUR STORIES AND DISCUSSING THEMES

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### 4.1 QUESTION 1: WHAT WAS COMMON IN WHAT WAS SHARED AMONG YOUR GROUP?

- Four group members are retired.
- We had three first-timers.
- Financial education in the blind/low vision community is not readily available.
- Spreading information to as many in the blind community as possible.
- One person wanted to learn as much as they could to share it with others.
- Social security
- Fear
- Want to make more money
- Many blind people don't see a way out of financial trouble.
- Emotion tends to draw people into addressing concerns about lack of financial fitness.
- Hitting a personal crisis point often triggers one's interest in a service like Penny Forward.
- A lot of people who stumble into Penny Forward aren't able to articulate from the beginning why they are here.
- Upper Midwesterners.
- We have all been working
- App was a big accomplishment
- We are excited for the amount Penny Forward has been able to do in a short amount of time.
- Had trouble coming up with meaningful future goals.
- Access to financial literacy
- Connect with individuals already doing the content creation Penny Forward should be making it accessible.
- Penny Forward made it to consumer org conventions, has accessible courses, has group chats.
- inaccessibility of financial institution websites, inaccessibility to quality educational content
- Social Security - how to follow the rules, it's complicated and it's important
- Financial Freedom
- Employment
- Legislative interest and concerned



## **4.2 QUESTION 2: WHAT WAS UNIQUE TO ONE OR TWO PEOPLE?**

- Financial differences related to gender and income gap.
- Digital currency (only one person interested)
- Different backgrounds
- The introduction to financial literacy comes at different life stages for different people.
- Some are motivated mostly to better their own financial life, but others feel inspired to share what they know to pour into the financial lives of others.
- One from KY
- All but one knows Chris well.
- Employee prospective
- 2 family members
- 2 coworkers
- We did have some differences in background but we all agreed we can work together and learn from one another.

## **4.3 QUESTION 3: WHAT PENNY FORWARD NEEDS TO ACCOMPLISH OVER THE NEXT THREE YEARS FOR US TO KNOW WE ARE MOST SUCCESSFUL IS?**

- Establishing clear goals.
- Fundraising
- Marketing
- More social security courses
- Courses on how to make money
- Offer a buy/sell/trade section on the website.
- We must continue to reach out in a variety of ways to get at members who have encountered blindness and the need for financial literacy at different life stages.
- The challenge is to take wisdom learned from different lived experiences and honed by different skill sets, combining these different elements into a unified message or curriculum that all can benefit from.
- AFC Certified
- Newsletter into NFB newline
- Get with state agencies
- Keep up the podcast
- Info on Medicaid and Medicare
- increase course offerings
- Restructure group chats to be less of Chris talking and more of members discussing their own needs
- Connect and gain support from folks like Dave Ramsey, Suz Orman, the Money Guys, and other large content creators.
- courses, accessibility, work with community and the entire blindness community service providers



- connect Penny Forward with Dave Ramsey, Suze Orman, and the Money Guys, etc.
- Fear - fear, fear of navigating social security, fear from employers
- One group even pondered “Why are 70% of blind individuals unemployed?” and brainstormed the following factors:
  - Society
  - How someone is educated
  - How employers are educated (whether or not they will give someone a chance)
  - Family Dynamics

## 5 APPENDIX B—CONDITIONS NECESSARY FOR CHANGE

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### 5.1.1 DVF Model: $\{D \times V \times F \times S > R\} = M$

<b>D</b>	=	<b>Dissatisfaction</b> with the current situation or with current conditions; desire for change; a common database of assumptions
<b>V</b>	=	<b>Vision</b> of possibility that is positive, compelling and possible
<b>F</b>	=	<b>First steps</b> in the direction of our vision—a plan that creates action
<b>S</b>	=	<b>Supporting mechanisms</b> to ensure follow-through
<b>R</b>	=	<b>Resistance</b> to change
<b>M</b>	=	<b>Momentum</b> for change

Momentum (M) for change will occur only when the product of  $D \times V \times F \times S$  is greater than the amount of resistance ®. If any of the elements (D-V-F-S) is zero, the product will be zero and will not overcome Resistance. Each of us resists change when we don't have a compelling NEED (D) and/or we don't have a compelling vision (V) and/or we don't know exactly WHAT to do or how to do it (F) and/or we are not sure how all that has been decided will have the necessary support to be followed-through on (S).

**Resistance is a positive piece of data. It tells us, if we listen carefully, what is needed to help people change.**

This model works within an individual. It works also within a large group. If you want to bring about real change in a whole organization, you need to get a “critical mass” of the whole to uncover and unite around a common understanding of Dissatisfaction with what we're doing today. Then, create a joint Vision of what we yearn to be as an organization and a clear and common picture of the activities we need to engage in that will get us to our Vision. It is important to include clear action plans with measures of success and specific initiatives to ensure that the change journey will stay on track. When we have this agreement as a critical mass, our individual and group paradigms will shift and change will begin happening immediately.

Momentum = accelerated change away from present state, in a “positive” direction.

## 6 APPENDIX C—ENRICHING THE STRATEGY—RAW OUTPUTS AND VOTING

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This section provides the recommendations for the strategic framework from Meeting #2, corresponding votes, and indicates how the prioritized feedback was processed by the leadership team. (See [Appendix E](#) for the final strategic framework being presented at Meeting #3).

- Each recommendation lists the indicator, then the number of votes for “I agree,” the number of votes that were “neutral or disagree,” and then the recommendation.
- A \* means that a recommendation was accepted.
- A \$ means that a recommendation was rejected.
- A # means that the recommendation was dealt with in another part of the strategic framework or action planning.
- The leadership team did our best to document reasoning behind decisions.

### 6.1 MISSION

#### 6.1.1 Meeting 2 - Draft Mission

Penny Forward helps blind people build the knowledge and experience to confidently navigate the complicated landscape of personal finance through education, mentoring, and mutual support.

#### 6.1.2 Voting processed

- \*19; 1; add that it is led by blind people
- \$18; 2; Sounds like what Penny Forward is about
- #12; 8; Standardize on saying Blind and visually impaired—dealt with in guiding principles
- \*12; 8; Change complicated landscape to landscape
- #11; 9; The financial aspect is one aspect. Relationships and building relationships, divorce, being a widow, life changes that do not appear as a financial topic would also be helpful. —take to guiding principles and goals
- #11; 8; Including other circumstances that may or may not be part of finances and the influence of family/building a family—similar to above
- \*8; 12; Standardize person-first or not language—ensuring consistency throughout document
- #7; 12; Use abbreviation BVI for blind/visually impaired—send to guiding principles
- \$7; 13; This is perfect



## 6.2 VISION

### 6.2.1 Meeting 2 - Draft Vision

Penny Forward envisions a world where blind people have the financial means to confidently whether hard times, take advantage of rare opportunities, and more powerfully support causes they deeply care about.

### 6.2.2 Voting Processed

- \*18; 1; Change advantage of rare opportunities to advantage of opportunities.
- \*16; 4; Change financial means to financial knowledge, experience, and means. — changed to capability, as more reflective and less wordy
- #15; 5; Add some language about how to meet each individual where they are currently and help them determine where they want to go and help them get there. A€• . —moved to guiding principles
- \*14; 6; positive~ being able to do things during hard times and work on things we care deeply about. —address with other language modifications.
- \*12; 6; say something about with a sense of security. —addressed above
- \*12; 8; Weather hard times but to also take advantage of positive financial opportunities. —addressed above.
- \$11; 9; Ensure companies notify individuals of information in braille. —did not feel it was appropriate to address in the vision. Covered under accessibility principles or goals.
- \*10; 10; Change more powerfully to generously—This prompted a larger convo resulting in impact
- \*10; 10; like to see something that says something about living a secure life.
- \*9; 11; Change spelling of weather to weather. —typo
- \$7; 13; Programs. —I don't know what this means.
- \*7; 12; envisions a world where blind people are secure. —addressed already
- \*7; 12; be more direct with vision. —We're there based on changes made
- \$6; 13; don't remove anything.

## 6.3 GUIDING PRINCIPLES

### 6.3.1 Meeting 2 - Draft Guiding Principles

1. **Empowerment through Ability:** We firmly believe in the capabilities and talents of blind individuals, recognizing their potential to attain financial security through gainful employment or self-driven entrepreneurial endeavors.
2. **Inclusivity in Action:** We are dedicated to creating an environment where inclusivity is not just a buzzword, but a fundamental commitment. By fostering accessibility within our workspace and services, we actively seek to employ individuals who are blind or possess diverse physical and sensory abilities.



3. **Advocacy for Diversity:** Our commitment extends beyond our immediate scope. We prioritize supporting, endorsing, and engaging with businesses owned by individuals from the blind, disability, and minority communities, contributing to a more equitable economic landscape.
4. **Strength in Unity:** We firmly believe that none of us should journey alone. Our strength emanates from the relationships we build, both internally among our team and externally with partners, clients, and the broader community.
5. **Purpose-Driven Focus:** We dedicate our efforts to initiatives that not only amplify our impact but also attract sustainable revenue streams. By channeling our energies into purposeful endeavors, we concurrently raise awareness about our organization and its transformative initiatives.
6. **Courageous Exploration:** We embrace the spirit of innovation and fearless experimentation. We dare to explore uncharted territories and are unafraid to pioneer and test novel approaches, driven by a shared aspiration to discover what truly works.
7. **Intersections that Innovate:** financial empowerment, inclusivity, and collaborative strength intersect to shape a brighter future for individuals who are blind or possess other physical or sensory disabilities.

### 6.3.2 Voting Processed

- \*19; 1; Overall: Words like innovation, exploration, diversity, and unity are interesting and attention-getting for partners, donors, and funders.
- \*18; 2; #2: Love the inclusivity of this principle.
- \*16; 4; #3: too wordy, reduce wording while keeping the intent
- \*15; 5; Overall: Make this less wordy. It sounds like legalese. If you are trying to reach out to those who have a challenge with processing, we might want to make the information less wordy.
- #15; 5; #2: Add Penny Forward is a community-led organization—addressed in mission
- \*14; 6; #3: Understanding and advocating for a variety of those with different disabilities is an important point to capture and will help us with our personal finance efforts and give us different perspectives and contexts.
- \*13; 6; #2: More glossy words could maybe be put into that, but anyone who attends things would see that inclusivity is already a part of things. This is happening now.
- \*12; 7; #7 not reinventing the wheel
- \*10; 9; #1: Change potential to motivation
- \*9; 11; #6: Concerned about courageous exploration, especially with our money. Make note that it refers to educational delivery methods
- \*9; 10; #7 power to overcome what you could™t before
- \*9; 11; #1: Delete self-driven



- \$6; 14; #1: Delete talent
- \$2; 17; #7 no intersection and partnerships

## **6.4 GOAL 1**

### **6.4.1 Meeting 2 - Draft Goal #1**

Reputable Education, Programs, and Offerings: Produce engaging and accessible online courses that strengthen the financial independence of blind people and demonstrate our capabilities.

### **6.4.2 Voting Processed**

- #18; 2; Do we like the idea of adding audio tracks, do we like the idea of including ASL tracks, braille? —action plan
- \*17; 3; Maybe there is a hybrid approach. Utilize our own material and then review how accessible other content and courses (Suze Orman and others) might be as supplementary materials might be. Maybe the best of both worlds.
- #16; 4; Consider adding accredited in goal or action plan—action plan
- \*16; 4; The advantage of self-producing is that Penny Forward is sensitive to the subject, others are not. There is value in producing your own material.
- #16; 4; The acute understanding of how financial independence relates and is linked to so many other aspects of life - employment, and complicated by social security. How can individuals be better positioned to be better prepared to participate in employment opportunities, acquire financial empowerment and then support the causes that are important to them. —action planning and address conceptually in the guiding principles
- \*14; 4; Widen our depth or access to individuals who provide coursework
- \*12; 7; Change strengthens to strengthens
- #11; 7; Language supports? How could AI help? —action planning
- \*11; 8; change courses to content
- \*9; 10; Should Penny Forward self-produce or should Penny Forward connect with an accessible provider for courses and content?

## **6.5 GOAL 2**

### **6.5.1 Meeting 2 - Draft Goal #2**

Strong Brand and Communications: Increase the awareness and opportunities for Penny Forward to bring our programs to new channels.





## 6.5.2 Voting Processed

- \*17; 3; Create partnerships of some sort.
- #17; 3; Google may be willing to sponsor ads for Penny Forward. Perhaps Google has something specific to nonprofits.
- #17; 3; Brand awareness and growth - Could have volunteer ambassadors, perhaps someone who has interacted with an offering
- #16; 4; Newslite
- #14; 6; There are blind influencers on tic tok? Maybe Instagram.
- #13; 7; Outline different avenues —action planning
- #12; 8; Braille magazine
- #10; 10; Have you considered joining mastodon? This is an alternative to X
- \*9; 11; Change programs to content and message
- #9; 10; Maybe there are other opportunities that we could explore in other countries. South Africa has such opportunities.
- #8; 10; What channels are we trying to get to—action planning

## 6.6 GOAL 3

### 6.6.1 Meeting 2 - Draft Goal #3

Long-term Growth and Success: Create a community -driven three-year strategy, increase volunteers, secure annual funding of \$500K, and transition to a staffed organization structure.

### 6.6.2 Voting Processed

- #18; 1; Work with state Rehabilitative Services, Blind Schools, Braille Institute in CA, Wounded Warrior Project, Lions Clubs—action plan for goal 2
- Pending 16; 4; Dropping the goal may not be needed. Go after bigger organizations. You have got to be realistic. \$500,000 may not be enough. There is a commitment here that far exceeds any other social group that I am aware of. There is something here.
- Pending 16; 4; The goal does seem ambitious, but outside people sometimes see things that inside people may not.
- #14; 5; Understanding other needs adjacent to personal finance where we can fill and assist—possible action planning for goal 1 or 2
- #13; 7; We could have volunteers come regionally together and perform a service (clean up a park, teach a class, etc.). —action planning
- #13; 7; make goals more measurable—action planning
- Pending 11; 8; Where growth begins and grows over time
- Pending 10; 10; break down to other goals
- Pending 8; 10; It may be a lofty goal in terms of the budget.
- Pending 6; 14; too much in one goal

## 7 APPENDIX D: MEETING 2 EVALUATION RESULTS- HOW ARE WE DOING SO FAR?

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### 7.1 WHAT ARE YOU TAKING AWAY FROM OUR CONVERSATION THUS FAR?

- I'm pleased that Penny Forward is engaging with the community to define its mission, vision, and goals.
- We are on the right track and are making a difference! We are doing a good, needed thing!!
- People who are interested in Penny Forward come from different times/places in life and express need in different ways. Multiple disabilities and intersectionality with social insurance programs are paramount.
- Those that are participating are not the target market overall, as the target market cannot afford assistance.
- Individuals support the energy of Penny Forward. It is exciting to be a part of an organization that is learning its own direction.
- A sense of involvement and learning more about Penny Forward.
- "It's okay to state a goal or a portion of the mission statement and have confidence that it says what it needs to say. For example, Penny Forward Vision - Penny Forward envisions a world where blind people have the financial means to confidently weather hard times, take advantage of rare opportunities, and more powerfully support causes they deeply care about.
- This statement implies better financial security, empowerment, and broader opportunities for the blind community. I am getting the feeling within our conversations that there is sometimes the desire for all items and thoughts to be specifically added. Sometimes being concise but also open leaves room for someone to interpret what opportunities and financial security means to them. Statements like this can allow members to choose how they see themselves within the community and can help Penny Forward have varying conversations with partners and funders."
- Like the breakout sessions. I like the interaction with people in the general sessions.
- Doing good. Learning a lot from the community.
- I've been impressed with the caliber of people who belong to the organization, their knowledge, and intelligence.
- There is will to do better and together we can get somewhere.
- Nothing.
- There is obviously a strong commitment here to make changes that benefit our community especially.
- I don't see myself as taking away anything. I am giving to the extent that I feel capable.
- I found this process to be confusing. I felt like it was rushed, topics were all over the place, I had a lot thrown at me, and at the end of the second meeting, I left feeling overwhelmed and unsure of why I was even here.



- I am noticing your strategizing angles here, nicely done based on all of you and the attendees.
- That PF is truly seeking how to better serve the blind community and to do it with a bigger reach.

## 7.2 WHAT FEELS UNFINISHED FOR YOU?

- When we do our breakout sessions, sometimes that facilitator is not as focused as I feel they should be, and we don't get as many tasks done as we should. So, it kind of feels like a waste of time. When we do our breakout sessions, sometimes that facilitator is not as focused as I feel they should be, and we don't get as many tasks done as we should. So, it kind of feels like a waste of time.
- We have more conversations to have and more feedback to receive. We also have more people to reach and help!!!!
- We will need to figure out ways to translate this message so that people from different ethnic subpopulations find out about, and get plugged into, Penny Forward.
- n/a
- Fundraising direction. Next steps for content creation or partnerships.
- How this will come together, however, hopefully, we will find that out on Oct. 18.
- Goal 3. This might be a conversation the staff and board need to refine a little more before the community can provide additional assistance and input.
- Looking forward to seeing the results of the voting and to finalizing the strategic framework. Need action plans and people to support them.
- The document, when finished, needs to be grammatically correct with persons and tenses that agree. This will attract outside organizations (sponsors) and generally exhibit the professionalism of the board of Penny Forward.
- The clarification on the stance of whether we are self-funded, through membership fees, or a non-profit largely relying on donor funds, and if so, how can members continue being incentivized to pay fees.
- Nothing feels unfinished so far.
- In terms of the framework, it seems like we are right on track.
- Nothing, because you have explicitly stated that goal-making will happen in the next meeting.
- You had some different people that don't normally come to meetings. It might've been nice to have the groups be smaller than they were so that you could get to know the newer people. You might've had some good networking opportunities there.
- I don't feel unfinished.
- Can't think of anything, nothing sticks out.

### 7.3 WHAT FEEDBACK DO YOU HAVE FOR THE FACILITATOR AND FOR THE PROCESS?

- I cannot think of examples at this time. I think we are doing good!
- It is more comfortable when the facilitator and the scribe are encouraged to be different persons while in breakout sessions.
- The introduction time was great. I feel like we had a smaller group and could have benefitted from taking notes in the first breakout session, because we had down time between breakout sessions, a lot of momentum was lost. If we had been checked up on maybe we could have avoided some of the loss of engagement.
- None. These things always take on their own identity. Nice work!!
- None
- I think Jeremy has been extremely motivational and communicative throughout the entire process. I've enjoyed the collaborative spirit of each meeting.
- Keep it basic. Sometimes we can get too technical.
- Communicate more clearly and don't commit to unreasonable deadlines.
- I have found the process to be informative and enjoyable. I was amazed at how quickly the 90 minutes seemed to pass in the second meeting.
- N/A
- I just came to one of the meetings just to check it out and just for fun.
- Can I borrow some of Jeremy's energy? :-)
- The first meeting went slowly, and I almost didn't come to the second. That first meeting needs to have extroverted leaders for the groups. I loved the second meeting, and that I was with different people, not because I didn't like the people, I was with in the first meeting, but because I like different perspectives.
- It felt like too much. I think materials could've been made available to us earlier. If you're expecting someone to read documents through before a meeting, then you need to give people more than a day or two to be able to do that. I also think that it's not reasonable to expect that everybody is going to have access to a computer. A lot of people zoom from mobile devices, and it's hard to jump back-and-forth between a document and a Zoom session. I also felt that the facilitator jumped in too much, made his questions too wordy and hard to read, and it really took away from the conversation flow.
- Chris you and your team put together coming from a disabled veteran's perspective, a well-organized summit, a lot of skills, knowledge and collaborations have gone into this, I am honored to have met you from VAMC CT back in the spring through the BRS with Katie Weisman and 10 of us veterans for a team's meeting.
- I love how this is a group process and individuals really do have an impact in the process

## 8 APPENDIX E: MEETING 3 VOTING—IDENTIFYING ACTIONS AND PRIORITIES

The following data recaps the initial action plans created at meeting 3 and includes the voting from participants. For each action, we have captured the average, median, and mode, reflected overall data points from the vote and helping leadership as they prioritized actions in the final strategic plan.

### 8.1 GOAL 1

Action	Average	Median	Mode
Action: Ensure that all materials produced within Penny Forward are in an accessible format.   Measures of Success: Have 2 individuals review content before it is published.	4.89	5	5
Action: Understand client needs and how people are finding us.   Measure of success: Look at social media metrics; Include, on the membership form, a question related to how members heard about us (collect and measure this data)	4.58	5	5
Action: Create an outreach plan to connect with schools and agencies supporting BVI individuals, including Identifying other organizations who are supporting financial literacy efforts for the blind and visually impaired.   Measures of success: Find contacts for agencies; Schedule and attend 20 meetings with agencies each year.	4.37	5	5
Action: Establish a regular cadence for content creation.   Measure of success: 4 courses per year	4.32	4	5
Action: Quiz the members and see what they are interested in topic-wise. How exclusive do the members want the topics to be? DO they want it included in their membership or are they willing to pay extra?   Measures of Success: data gathered	4.32	4	4
Action: In addition to the written courses, create videos where material is read and discussed to better connect individuals with different learning styles through other avenues.   Measures of success: Create 3 videos for every course; positive results from YouTube analytics	4.16	4	4
Action: Develop a toolkit to show our communities capabilities.   Measures of success: Have 3 testimonials; Demonstrate assistive technology; Present a call to action and state why it is important; Present solutions	4.16	5	5
Action: Look at the current course completion data and plan courses around that.   Measures of success: Put the data into some tangible form (document, website, etc.) to be able to measure it.	4.16	4	4
Action: Develop content outside of just web delivery. Measure of success: Look at current podcast data and correlate whether the podcast is drawing people to Penny Forward or if Penny Forward is drawing people to the podcast; How do we find people who need Penny Forward, but who have not found us yet; We may be able to measure this by an	4.00	4	4

increase in podcast traffic; Does increased podcast traffic correlate to an increase in visits to the website?			
Action: Raise the content bar. Open a discussion one night a month for a higher-level discussion on topics (investing 102, investing 2.0, stock tips, etc.); engage higher-level experts in such discussions.   Measure of success: increased attendance; evaluations indicate positive results and increased learning.	4.00	4	4
Action: implement more exclusive, formal, small group coaching sessions (using accredited people as presenters).   Measures of success: Increased attendance; positive evaluations.	3.95	4	4

## 8.2 GOAL 2

Action	Average	Median	Mode
Action: Increase connections and direct communications with State Agencies.   Measure of success: Establish better communications with 1/3 of states.	4.32	5	5
Action: Widen social media. Measure of success: Contact influencers™s with a request to get in feeds once a month.	4.32	4	5
Action: Increase direct interaction with Summer, youth, adult Camps/programs. Measure of success: Identify at least 2 programs and ask to be a part	4.26	4	4
Action: Publish public newsletter by email and to NFB Newslane. Measure of success: Monthly	4.21	4	4
Action: Attend 12 state conventions per year and rotate states each year. Measure of success: 12 each year attended	4.00	4	4
Action: Reach out to get on other minority group info. So sighted people know we are here. Measure of success: Find at least 2 per state to connect with	3.89	4	3
Action: Set up a meeting by phone or Zoom with each rehab agency to find out how best to meet the needs of their state. Have some things to offer if they don't know what to ask for. Leave them with handouts.   Measure of success: at least one meeting with each state agency by end of 2024.	3.89	4	5
Action: Advertise on social media. Measure of success: add 500 more Facebook followers and get 500 subscribers to public newsletter by end of 2024.	3.89	4	5
Action: Advertise on blindness radio stations.   Measure of success: Advertisements on 3 blindness radio stations heard 6 times per day	3.63	4	5

## 9 APPENDIX F: OUTPUTS FROM SUMMIT EVALUATION

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The following are the outputs from the evaluation conducted at the end of the summit meetings.

### 9.1 WHAT WERE THE SIGNIFICANT OUTCOMES OF THE SUMMIT MEETINGS FOR YOU?

- I was thoroughly impressed with the ideas brought forth. I was impressed as well, with the board members of Penny Forward, and the way they pulled it all together.
- Everyone was honest and open and shared enthusiastically.
- That it was held. That good feedback was received.
- Sharing the Penny Forward organization with other people.
- “The willingness to listen, and being open to new ways of operating is a strength within Penny Forward.
- This is a strong and inclusive community!”
- A very strong and positive sense of feeling that my comments/suggestions were appreciated and that the session was well thought out and planned and presented by highly qualified/capable/knowledgeable presenters and break-out discussion leaders; the immediate feedback from the discussions which made me feel like you were really listening to us and that our comments and suggestions were important to you; becoming more informed of what Penny Forward is all about; participating in meaningful discussions on suggested ways of getting the word out to the blind community as well as the sighted about this organization; Getting to meet with the Penny Forward team; and experiencing the excitement in knowing that an entity has been created and wanting to reach out to help the blind community become more financially independent and to learn how to manage their financial/investment concerns.
- The solidification of the prospect of blind, or BVIs, prospect of making and living their own financially independent lives;
- I was thoroughly impressed with the ideas brought forth. I was impressed as well, with the board members of Penny Forward, and the way they pulled it all together.
- I appreciate the support from the community, and I’m heartened that we’re mostly on track.
- Helping to spread the word to different blind schools and state agencies and getting our friends into Penny Forward.
- It really broadened my knowledge. Being sighted, it helped me to better understand the needs of BVI individuals.
- I think it is important that the summit allows community members to provide meaningful input to the formation of Penny Forward’s strategic plan, mission, and vision.
- It’s probably not fair for me to answer this question because I was sick during most of it.
- The significant outcomes of the summit were that we, as a community were able to give our feedback and strategize what we feel will help Penny forward move into the future





## **9.2 HOW CONFIDENT ARE YOU THAT PENNY FORWARD WILL BE ABLE TO ACHIEVE THE STRATEGY YOU HELPED THEM PLAN? (10 = WATCH US THRIVE; 1 = NOT A CHANCE). | PLEASE INDICATE WHY YOU GAVE THE SCORE YOU DID.**

Average = 9.39 | Median = 10.00 | Mode = 10

- 10 - I believe the commitment from everyone involved will make it happen.
- 10 - I think that we have a good strategy, and even a strong strategy.
- 10 - We may be small currently, but we are mighty and we are persistent and we will grow!
- 8 - It's a difficult challenge. Money isn't the most compelling topic, and drawing people in consistently will be hard.
- 10 - I think all our other friends should know about Penny Forward and it's a good organization for the blind.
- 10 - So many of the goals action items are inter-related and build on one another, supporting the larger goal. This makes for an excellent framework for measurable success.
- 10 - the manner in which the summit was conducted; the team really made me feel like that my comments and suggestions were really appreciated, no matter how intelligently or unintelligently they were presented.
- 10 - I think there is a better chance for the desires of this initiative to be reached, despite the publicity of this organization.
- 9 - (No comment provided).
- 10 - I believe the commitment from everyone involved will make it happen.
- 10 - Many of the suggestions are things we're already doing or plan to do when time permits.
- 10 - I think it's a good score.
- 8 - Some of the goals seem to require a full-time position.
- 9 - Look how far we've come so far.
- 9 - While Penny Forward is a small organization, which limits the current level of resources available to support goal achievement, I believe the enthusiasm and commitment of the Penny Forward staff and community will lead to success.
- 7 - These are some very lofty goals. Are people doing this as a volunteer effort? Or is this going to be a form of employment where people are paid to represent the organization? I wasn't very clear on that.
- 9 - I am impressed with the dedication of the leader ship
- 10 - I gave the score that I did because I feel that Penney forward will be able to meet the goals that we have helped them set and that with a come with a complete strategy which involves the Penney for community they will be able to meet the goals.





### 9.3 WHAT FEEDBACK DO YOU HAVE FOR THE FACILITATOR OR FOR THE OVERALL PROCESS?

- At first, I didn't think we would stand a chance. But as the process evolved, it became apparent that the process would in fact work. Jeremy kept telling us to trust in the process, and he was right.
- Great energy and enthusiasm.
- Well, I think you guys are a good organization for the blind and I encourage other school Alumnus friends and family to look at the program and I hope you can connect with our Arkansas School for The Blind and Alumnus friends and family and other schools for the blind.
- I thought the process was highly collaborative. There were excellent instructions provided and the read ahead materials was helpful in allowing me to feel fully prepared to participate and ask questions during each session.
- excellent job.
- I have nothing to complain about,
- At first, I didn't think we would stand a chance. But as the process evolved, it became apparent that the process would in fact work. Jeremy kept telling us to trust in the process, and he was right.
- I loved the process. In retrospect, I might've allocated more time for each session. I realize that this is harder to do virtually, but I don't think we would have had the quantity of participation if we'd done this in person.
- I think we need to spread the word about Penny Forward to our Alumnus friends and family and connect with our blind schools and agencies and other blind organizations because we're not just an organization we're a whole blind community across the whole entire country.
- It was good. Kept everything on track.
- It would have helped if the meeting documentation had been made available sooner prior to each session. Perhaps, next time the sessions could be spaced two weeks apart to give more time for preparation.
- There was some great energy here. Sometimes the amount of material felt like a bit much to try to process, but I said my thoughts about it in an earlier post.

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