PERSPECTIVE • ADAPTIVE THINKING IN PRACTICE

Adaptive Planning Is Not Replanning More Often

It moves discipline into the design of the decision.

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Frequency Is Not Adaptability

Many organisations describe their planning as adaptive because they update forecasts every month, introduce rolling plans or build more scenarios.

But changing the numbers more frequently does not necessarily make an organisation more adaptive.

Sometimes it only means repeating the same planning process more often.

> *Adaptive planning begins somewhere else: with understanding which decisions may need to change, what information should trigger that change and who has the authority to act.*

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A Renewal Process

A practical example from the work of a CFO

I saw this clearly when working on a contract-renewal process.

Preparing a renewal offer involved several people, multiple calculations and repeated exchanges between functions. Each case took hours. The process appeared careful, but much of the work consisted of transferring information and confirming assumptions that could already have been expressed as decision rules.

The answer was not to ask people to work faster.

We reduced the process to five essential inputs and embedded the pricing, profitability and risk logic directly into a renewal calculator. A process that previously took around three hours could produce a ready offer in approximately five minutes.

> *The time saving was valuable, but it was not the most important result.*

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Discipline Moves Into the Decision

The real change was that the organisation could respond to current operating reality without abandoning control. Commercial teams gained speed, finance retained visibility over value creation, and risk boundaries remained explicit.

This is what adaptive planning should achieve.

It does not remove discipline. It moves discipline from repeated coordination into the design of the decision itself.

> *Adaptive planning does not make the plan less disciplined. It moves discipline into the design of the decision.*

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Four Elements of an Adaptive Plan

01 A clear objective

What value are we trying to protect or create?

02 Explicit boundaries

Which profitability, risk or operational conditions cannot be ignored?

03 Observable signals

What change in reality should cause us to reconsider the original decision?

04 Decision ownership

Who can act when the signal appears, without restarting the entire approval process?

Without these elements, a plan becomes either rigid or permanently negotiable. One ignores reality; the other loses accountability.

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A Stable Logic, a Responsive Action

Adaptive planning occupies the space between them.

It creates a stable decision logic while allowing the resulting action to change. The organisation does not need to predict every future condition. It needs to understand which conditions matter and how it will respond when they change.

This also changes the role of finance.

Finance is no longer only the function that checks whether execution follows the plan. It helps translate value, risk and strategic intent into rules that people can use in everyday decisions.

> *That is shared responsibility in practical form: not everyone deciding everything, but different parts of the organisation acting from the same understanding of value.*

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The Better Question

The quality of a plan should therefore not be measured only by how accurately it predicts the future.

A better question is:

> *How quickly can the organisation make a sound decision when reality no longer matches the plan?*

That is where adaptive planning becomes an operating capability rather than another planning methodology.

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