ST4Y READY WORKFORCE INTELLIGENCE · SUCCESSION

Succession Planning for Small Business Owners (Without the Family-Drama Playbook)

Most small business succession plans are written the week the owner gets sick. Here's the 90-day version that actually works — without family drama, without a McKinsey deck.

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Most small business owners don't have a succession plan. They have a hope — that "someone will figure it out" the day they step back.

That isn't a plan. It's a tax bill, a lawsuit, and a workforce that quietly updates their resumes.

After 28 years leading teams in the United States Air Force, and a decade coaching small business owners, I'll tell you what I've never seen work: the 90-page binder. The lawyer-drafted "buy-sell" agreement no one reads. The "we'll do it after Q4" promise.

Here's the version that does work — and you can start it Monday.

WEEK 1: NAME THE TWO SEATS THAT CAN'T GO EMPTY

Not five. Not the whole org chart. The TWO seats that, if vacant for 30 days, would put the business in real trouble. Usually it's "the owner" and "the person who actually runs operations."

Write them on a whiteboard. Now ask: who is the realistic internal backup for each? If the answer is "nobody," that's your real problem — not the legal document.

WEEK 2–4: PICK A SECOND-IN-COMMAND, ON PAPER

A second-in-command isn't a future buyer. It's the person who can run the business for 90 days if you're hit by a bus, hospitalized, or finally take a real vacation.

Tell them publicly. "If something happens to me, Jordan is in charge until the board says otherwise." Pay them a small retention bonus for the responsibility. Put it in writing.

This single move quiets 70% of the anxiety in your leadership team — because they finally know what happens if you disappear.

WEEK 5–8: RUN A "FIRE DRILL"

Take two weeks off the calendar. Not vacation — a working sabbatical where you're unreachable. Watch what breaks. Watch what doesn't. Whatever broke is what your succession plan actually needs to address. Everything else is theater.

WEEK 9–12: DOCUMENT THE THREE DECISIONS ONLY YOU MAKE

Most small business owners are bottlenecks on three or four decision types. Pricing exceptions. Big hires. Vendor disputes. Strategic pivots.

Write the criteria you use, hand them to your #2, and let them run the next 10 decisions of that type. Coach the misses. After 90 days, those decisions belong to them.

THE HONEST ANSWER

Succession isn't a document — it's a practice. You're not trying to write a will. You're trying to build a business that doesn't collapse when you take Friday off.

If you do these four moves over one quarter, you'll have more succession plan than 90% of small businesses in America. And you'll be far less stressed.

If you want a printable 1-page worksheet for this exact process, grab the 90-Day Bench Plan on the homepage. If you want help running it inside your company, book a 30-minute strategy call.

You don't need a binder. You need a bench.

TAKE THE NEXT STEP

Bring one live decision — a promotion, a reorganization, a bench gap — to a strategy call and we will map the standard for that specific seat. **st4yready.com/book** · **info@st4yreadyconsulting.com**