
— FOR OWNERS AND EXECUTIVES OF GROWING BUSINESSES

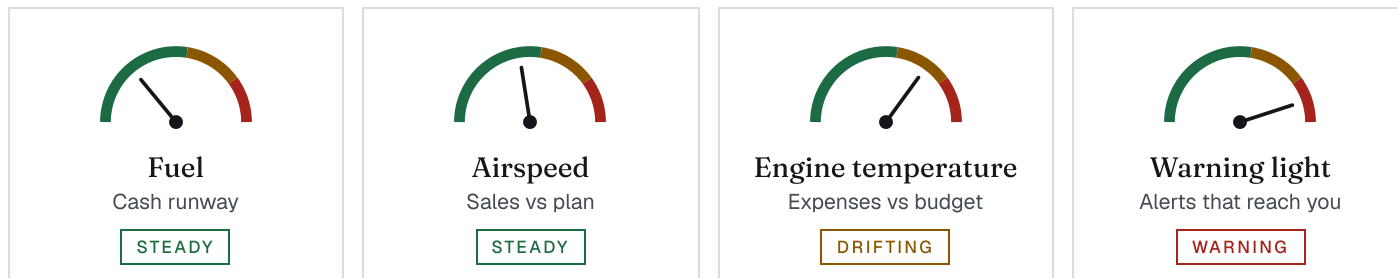
There is a number on your dashboard *you have never seen.*

Pilots fly with dozens of instruments. Most owners fly with two: sales and the bank balance. Very few can say, this morning, where cash will be in six weeks, which location, division or product is quietly costing them margin, or what blind spot needs to be addressed.

THE PILOT'S RULE

Do you know how you're flying?

A pilot does not stare at the gauges. A pilot needs them the moment one moves. A cockpit has dozens of indicators; for most of the flight nobody looks at them. They are there so that the instant something drifts, it is seen in seconds, not after the engine has failed.



ON A 20-MINUTE CALL

Three questions we will answer.

- 1 Where will your cash be in six weeks?**
Not the bank balance today, the number that decides whether next month is comfortable.
- 2 Which location, division or product is quietly costing you margin?**
Usually it is one of them, and it is rarely the one the owner suspects.
- 3 What blind spot needs to be addressed before it gets bigger?**
The alert you would want at 7 AM, before the problem shows up on Friday.

What's your 1%?

There is one number we check first in every business. Most owners can't answer this one. Twenty minutes, and we will show you where yours lands.

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SCAN TO BOOK

THE SLOW LEAKS

The numbers that warn you months before the problem arrives.

The gauges catch today's problems. These catch the ones that take a year to show up. None of them hurt yet. All of them are visible. *Sample data.*

MARGIN DRIFT 57.9% -3.3 pts in 6 months  Would you notice a margin that slips a little every month?	CUSTOMER CONCENTRATION 58% of revenue from the top 3  What happens to the year if one of those three customers leaves?	COLLECTION DAYS 44 up from 31 a year ago  How much of what you have earned is still not in the bank?	BREAK-EVEN CUSHION 14% above break-even, was 26%  How far can sales fall before the year loses money?
OWNER DEPENDENCY 63% of approvals still route to you  What stops growing when every decision needs one person?	REPEAT REVENUE 71% from returning customers  Is your forecast built on customers who come back?	COVENANT HEADROOM 1.3× was 1.9× a year ago  How close are you to a lender conversation?	QUIET CHURN 9 accounts ordering less, not yet gone  Who is leaving slowly, before they leave all at once?

GROSS MARGIN VS BREAK-EVEN · NEXT 12 MONTHS AT THE CURRENT SLOPE · SAMPLE DATA



A margin that gives up three-quarters of a point a month looks harmless in any single month. It crosses the line in nine.

BUILT AROUND YOU

Your industry has its own warning lights.

Retail - Sales per square foot and per staff hour, by store - Inventory days on hand and slow-mover share - Shrink and markdown rate - Gross margin by store, by brand	Real estate & rentals - Net margin per property after every cost - Occupancy and booking pace vs forecast - Days to turn a unit and repair backlog - Debt service coverage and reserve levels	Manufacturing & distribution - On-time delivery and order-to-ship days - Scrap, rework and warranty cost rate - Cash tied up in inventory and open orders - Quote-to-order conversion and backlog coverage
Construction - Job margin fade, estimate vs actual - Over- and under-billing on every job - Backlog coverage in months - Retainage held and cash gap by project	Services & healthcare - Utilization and revenue per provider - Days in receivables by payer - Referral-to-start conversion - Capacity and wait time by location	Restaurants & hospitality - Prime cost as a share of sales - Sales per seat and table turns - Food-cost drift by menu item - Daily sales vs the same day last year

Then we tailor them to your business model, your systems and your thresholds. Yours will likely look different.