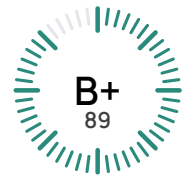


PREPARED FOR

Education business, 100–1,000 accounts



Submitted 7 Oct 2026 100–1,000 accounts

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Unified Foundation

87 B+

Enough history to follow a customer

CP-01 100

Counts how many consecutive months of billing exist. Later checks of gaps, cohorts, and trailing retention are only as strong as this run of history.

Months where the whole book went quiet

CP-02 100

Finds months between the first and last period where nobody was billed. That is a hole in the calendar, shared by every account.

A customer goes quiet without a churn mark

CP-03 100

Finds an account that skips an interior month while it was not marked churned and did not come back as a reactivation.

Revenue with no customer behind it

CP-04 100

Finds billing rows with no account, or an account that is not on the customer list.

Bookings with no product or no owner

CP-05 65

Measures how much of the latest book has no product, and how much has no owner.

The product file covers the same months as billing

CP-06 100

Asks whether the product-line file contains the same account-months as the billing file. The dollar tie between those files is a separate check.

The words in the definitions were written down

CP-07 56

Looks for the standard terms in the definitions text. It does not test whether those words match the numbers.

Billed customers appear on the customer list

CP-08 100

Measures how many billed account keys appear on the customer master.

Audit-Grade Accuracy

89 B+

The bridge foots on its own

CR-01 100

Checks that beginning plus movements equals ending, and that one period hands the next its ending balance.

Customer detail matches the bridge ending

CR-02 100

Compares ending ARR added up from the customer file with the ending the bridge prints, period by period.

Movements rebuild from the customer rows

CR-03 100

Rebuilds new, expansion, contraction, churn, and reactivation from the customer rows and compares them with the movements the bridge prints.

Product lines tie to billing

CR-04 100

Compares product-line dollars with billing dollars for the same account and month.

The amount matches the status word

CR-05 100

Flags a churned row that still has revenue, and a live row whose amount is zero.

Statuses tell a legal story over time

CR-06 100

Checks that the first status is new, that a reactivation follows a churn, and that revenue does not resume after churn without a reactivation.

Headline KPIs can be reproduced

CR-07 100

Tries to reproduce each reported KPI from the customer file under a standard definition.

The bridge and the KPI table agree	CR-08	40
Derives churn and net retention from the bridge and compares them with the KPI table.		
Product and segment totals add up	CR-09	75
Adds product or segment summary rows and compares them with the summary total and with ending ARR.		
Duplicate dollars that break the tie	CR-10	97
Measures duplicate dollars whose removal would make the detail match the summary.		
Cohort-Centric		100 A+
Customers have a start date	CO-01	100
Measures how many accounts have a start or cohort date that can be read.		
The start date matches the first revenue month	CO-02	100
Compares each account's start date with the first month it shows revenue.		
Too many customers share one start month	CO-03	100
Measures the largest share of accounts that share one start month. A shared month is usually a loading pattern, not a real cohort.		
A returning customer kept the same key	CO-04	100
Splits reactivations that kept the same account key from new keys whose name matches an account that churned recently.		
Contract end dates exist and fall after the start	CO-05	100
Measures how many accounts have an end date, and whether that end date falls on or after the start.		
Retention looks earned, not just unexpired	CO-06	100
Flags a year where almost nobody left and no contracts end, which can make retention look better than the contracts support.		
A trailing year has a year of history behind it	CO-07	100
Asks whether a full year of history exists before the first period used in a trailing-twelve-month metric.		
Multi-Dimensional		78 B-
The cuts a buyer expects are present	SG-01	100
Counts how many of the useful tags - product, segment, region, owner, and the rest - exist on the master or the lines.		
Those tags actually cover the book	SG-02	55
For each tag, measures how much of the latest book sits on accounts with a real value.		
A tag is a category, not free text	SG-03	100
Flags a tag whose values are mostly unique, or mostly one-off.		
The same idea is spelled one way	SG-04	80
Groups tag values that match once case and spacing are removed, and scores how many spellings each idea has.		
Parent accounts are used	SG-05	100
Asks whether a parent field is present and whether any account points at a different parent.		
One owner does not hold the book	SG-06	30
Measures the top owner's share of the latest book and the share with no owner.		
Tags stay stable over the year	SG-07	Not checked
Would measure how often a tag changes for the same account across a year. The file stores one tag per account, not one per month, but this cannot be scored yet.		
Anomalies		95 A
One customer spikes for a month and reverts	AN-01	100
Finds one account whose book jumps for a single month and then returns to where it was.		
A customer drops to zero and comes back unmarked	AN-02	100
Finds one account that goes to zero for a run of months and then returns, without a churn mark and a reactivation mark.		
One month moves the whole book	AN-03	100
Flags a month whose change in total book is large against the file's own typical month, and splits that change by product, movement, and new versus existing accounts.		
A new product line copies a price the account already had	AN-04	Not checked
Inside a month that moved the whole book, looks at accounts that gained a product and asks whether that product's price mirrored the product they already had.		

Amounts do not match the file's own format	AN-05	100
Finds amounts whose decimal places, or whose round shape, differ from the pattern of the table they sit in, plus negative amounts.		
Duplicate rows	AN-06	88
Counts duplicate billing rows, duplicate product rows, and duplicate master rows.		
The book sits in a few customers	AN-07	100
Measures the largest customer and the top customers as a share of the latest book, including inside each product.		
Prices did not move where an escalator was promised	AN-08	100
Reports how many continuing accounts had an unchanged book between the last two year-ends. It is informational unless the definitions promise a price increase.		
A sentence in the talking points does not match the file	AN-09	75
Tests quantified sentences in the talking points against figures the file can produce.		

What this file says

The core of the file reconciles. Customer-level detail matches reported ARR exactly in every reported period. The ARR bridge also rebuilds from the customer rows under the monthly_sum convention, which adds the monthly amounts, and nothing is left unexplained. Product lines tie to billing, statuses follow a valid sequence, and every customer has a start date and a contract end date that can be read.

The overall grade is B+ (composite 89.3) at tier 3. The gaps are about who owns the revenue and how the summary tables describe it, not about whether the underlying dollars hold.

A buyer would ask these questions first:

- Who manages the \$3.1M of ARR that has no owner? Product tags cover the whole book, with 0% unassigned. Ownership does not: 164 active accounts, or 23% of ARR, have no rep.
- Why does one rep hold 27.6% of ARR? Together with the unassigned book, this is why the file reads as decision-ready "not yet" and diligence-ready "no."
- Which churn figure is right? The KPI table reports churn below 1% in both 2024 and 2025. The bridge in the same file implies 8.33% and 16.28%.

What to do first

These five changes move the grade, in priority order. Each one points to a check in the next section.

- Assign an owner to \$3.1M of ARR. 164 active accounts have no rep, and the top rep holds 27.6% of ARR. Parent is the least-covered tag field. Owner coverage affects two checks: whether the tags actually cover the book, and whether one owner holds the book. This moves Multi-Dimensional Insights toward B.
- Remove 6 row-level defects. The same 6 rows are exact duplicates. Deleting them lifts Anomalies and Audit-Grade Accuracy together.
- Restate the KPI table from the bridge. The table reports churn of < 1% for 2024 and 2025, while the bridge implies 8.33% and 16.28%. Either restate the figures or add a one-line definition per metric that explains the difference. This moves Audit-Grade Accuracy toward B.
- Add a definitions tab. Write one line each for the headline terms, including the missing ones: MRR, GRR, new, and reactivation. Written definitions let a buyer reproduce the KPI table, and this raises the

score on the definitions check.

- Normalize 2 tag fields. Segment and status carry case or spacing variants of the same value. One normalization pass removes them and moves Multi-Dimensional Insights up one band.

Where the grade comes from

The grade rests on 2 files, 8 sheets, and 57,329 rows. No input hazards needed handling. 39 of 41 checks ran. The 2 that could not run are listed below.

- Unified, Finance-Approved Foundation: 87.3 (B+)
- Audit-Grade Accuracy: 88.6 (B+)
- Cohort-Centric Design: 100 (A+)
- Multi-Dimensional Insights: 77.5 (B-)
- Anomalies: 95.4 (A)

Each check

Each item below is one part of the rubric, grouped by pillar. The heading is the check. The short code is a citation only. Items that need attention come first, and the checks that came through clean are listed at the end of each pillar.

Unified, Finance-Approved Foundation

Bookings with no product or no owner

Unified, Finance-Approved Foundation. Cited as CP-05, owner.

This check measures how much of the latest book has no product and how much has no owner. Every account has a product, with 0% unassigned. Ownership is the gap: 164 accounts, or 23% of the book, have no owner. A buyer will ask who is accountable for renewing that revenue. Check score 30.

Next step. Assign a product and an owner to the unassigned book before the next export.

The words in the definitions were written down

Unified, Finance-Approved Foundation. Cited as CP-07.

This check looks for the standard terms in the definitions text. It does not test whether those terms match the numbers. The definitions cover 5 of the 9 terms. MRR, GRR, new, and reactivation are not written down, so a buyer would have to guess how they are calculated. Check score 56.

Next step. Write a short definition for each headline term the summary uses, in the same words the rubric expects.

Came through clean: Enough history to follow a customer (CP-01); Months where the whole book went quiet (CP-02); A customer goes quiet without a churn mark (CP-03); Revenue with no customer behind it (CP-04); the product half of Bookings with no product or no owner (CP-05); The product file covers the same months as billing (CP-06); Billed customers appear on the customer list (CP-08).

Audit-Grade Accuracy

The bridge and the KPI table agree

Audit-Grade Accuracy. Cited as CR-08.

This check derives churn and net retention from the bridge and compares them with the KPI table. Of 6 comparisons, 2 contradict each other, and both are churn: the table reports < 1% for 2024 and 2025, while the bridge implies 8.33% and 16.28%. A buyer will ask which number the company stands behind. Check score 40.

Next step. Align the KPI table with what the bridge implies, or show the definition that explains the gap.

Product and segment totals add up

Audit-Grade Accuracy. Cited as CR-09.

This check adds the product or segment summary rows and compares them with the summary total and with ending ARR. In 1 period, 2024, the subtotals do not add to the printed total. A buyer will ask which figure is the real ending ARR for that year. Check score 75.

Next step. Make the product and segment subtotals add to the summary, and to ending ARR.

Came through clean: The bridge foots on its own (CR-01); Customer detail matches the bridge ending (CR-02); Movements rebuild from the customer rows (CR-03); Product lines tie to billing (CR-04); The amount matches the status word (CR-05); Statuses tell a legal story over time (CR-06); Headline KPIs can be reproduced (CR-07); Duplicate dollars that break the tie (CR-10). The duplicate-dollars check passed, but it involves the same 6 duplicate rows noted under Anomalies.

Cohort-Centric Design

Came through clean: Customers have a start date (CO-01); The start date matches the first revenue month (CO-02); Too many customers share one start month (CO-03); A returning customer kept the same key (CO-04); Contract end dates exist and fall after the start (CO-05); Retention looks earned, not just unexpired (CO-06); A trailing year has a year of history behind it (CO-07).

Multi-Dimensional Insights

One owner does not hold the book

Multi-Dimensional Insights. Cited as SG-06.

This check measures the top owner's share of the latest book and the share with no owner. The book is spread across 3 reps. The top rep holds \$3.8M, or 27.6%. A buyer will ask what happens to those accounts if that rep leaves, and who covers the unassigned book. Check score 30.

Next step. Reassign concentrated accounts and fill the unassigned ones so the book is not one rep's.

Those tags actually cover the book

Multi-Dimensional Insights. Cited as SG-02.

For each tag, this check measures how much of the latest book sits on accounts with a real value. Across 6 tags, average coverage is 79.5%. Parent is the least-covered field, and owner is also incomplete. A buyer cutting the book by those fields will see blanks. Check score 55.

Next step. Fill the blank tags on the accounts that carry the book, starting with product and owner.

The same idea is spelled one way

Multi-Dimensional Insights. Cited as SG-04.

This check groups tag values that match once case and spacing are removed. In 2 tag fields, segment and status, the same category is spelled more than one way. A buyer filtering on those fields would split one group into several. Check score 80.

Next step. Pick one spelling for each category and apply it across the file.

Came through clean: The cuts a buyer expects are present (SG-01); A tag is a category, not free text (SG-03); Parent accounts are used (SG-05).

Anomalies

Duplicate rows

Anomalies. Cited as AN-06.

This check counts duplicate billing rows, duplicate product rows, and duplicate customer-list rows. The file has 6 duplicate rows carrying \$133K. 5 sit in the ARR detail, and none sit on the customer list. A buyer will ask whether that \$133K is counted twice anywhere it is summarized. Check score 88.

Next step. Remove the duplicate rows, keeping one record per account and month.

A sentence in the talking points does not match the file

Anomalies. Cited as AN-09.

This check tests quantified sentences in the talking points against figures the file can produce. Of 4 sentences tested, 1 failed: the churn rate claim. This is the same churn question raised above, now appearing in the narrative as well as the KPI table. Check score 75.

Next step. Rewrite or remove the sentences the customer file cannot reproduce.

Came through clean: One customer spikes for a month and reverts (AN-01); A customer drops to zero and comes back unmarked (AN-02); One month moves the whole book (AN-03); Amounts do not match the file's own format (AN-05); The book sits in a few customers (AN-07); Prices did not move where an escalator was promised (AN-08).

? What we could not check

- A new product line copies a price the account already had (AN-04): no single month moved the whole book, so there was nothing to test.

- Tags stay stable over the year (SG-07): the file stores one tag per account rather than one per month, so changes over time cannot be seen.

How this was graded

The pillar weights are Unified, Finance-Approved Foundation 25%, Audit-Grade Accuracy 30%, Cohort-Centric Design 15%, Multi-Dimensional Insights 15%, and Anomalies 15%. The bands are A 90 or above, B 75 or above, C 60 or above, and D 45 or above.

The bridge convention detected was monthly_sum. Rules version caeb8e512330.

Readiness lenses: decision-ready is not yet and diligence-ready is no, both because of the two ownership findings above. AI-ready is yes.

→ Next step

The Strategic Revenue Intelligence Assessment walks through these findings with a FinQore analyst and shows what a decision-ready and diligence-ready cube looks like for your business.

Your files are retained in FinQore infrastructure for the stated retention period and deleted on request.