

PREPARED FOR

Healthcare software business, 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

100 A+

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	100
Derives churn and net retention from the bridge and compares them with the KPI table.		
Product and segment totals add up	CR-09	100
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	100
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, so this cannot be scored yet.		
Anomalies		100 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	100
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	100
Tests quantified sentences in the talking points against figures the file can produce.		

What this file says

The customer detail adds up to the reported ARR exactly in every reported period. The ARR bridge foots on its own, and its movements rebuild from the customer rows with nothing left unexplained. Product lines tie to billing, statuses follow a legal sequence, the headline KPIs reproduce from the customer file, and no duplicate rows or one-month spikes were found. On accuracy, cohorts and anomalies, the file holds.

The grade is A (composite 93.4) at tier 3. What keeps it from going higher is attribution. Every account carries a product (product unassigned 0%). Ownership and some segment fields are thinner. A buyer reading this file would ask:

- Who is responsible for the \$62.8M of ARR, 25% of the book, that has no owner today?
- The book is split across 3 reps, and the top one holds 25.7% of ARR. How would coverage hold if one of them left?
- Where are the written definitions for GRR, MRR, new and reactivation? Only 5 of the 9 standard terms are defined.
- Why is the parent field blank? Concentration can then only be read at the billing-entity level.

The decision-ready lens reads "not yet" because of the 2 high-severity ownership findings. The diligence-ready lens reads "no" for the same reason and also because units, prices or payments were not supplied.

What to do first

These changes move the grade, in order of effect. The check each one answers is cited in "Each check" below.

- Assign an owner to \$62.8M of ARR. 936 active accounts have no rep. The top rep holds 25.7% of ARR, and the parent field is the least-covered tag. Filling owners addresses both high-severity findings. It is the single change that most affects the decision-ready and diligence-ready lenses. Moves Multi-Dimensional Insights toward B.
- Add a definitions tab. Write one line each for ARR, MRR, NRR, GRR, churn, new, expansion, reactivation and cohort. Written definitions let a buyer reproduce the KPI table without asking how each figure was built. This raises the definitions score inside Unified, Finance-Approved Foundation.

- Normalize 2 tag fields. The segment and status fields carry case or whitespace variants of the same value. One normalization pass removes them. Moves Multi-Dimensional Insights up one band.
- Send the inputs a buyer will ask for. Add units or prices, or payments, so the diligence lens can be assessed. Export tags as of each month so segment stability can be graded. This raises the share of the file that is graded rather than assumed.
- Re-grade after each month-end close. A monthly re-grade catches broken ties, duplicates and status drift before they reach the board pack. It keeps Audit-Grade Accuracy where it is.

Where the grade comes from

Inputs: 2 file(s), 8 sheet(s), 320,662 rows. Hazards handled: none.

Checks run: 39 of 41. The remaining 2 could not be checked and are listed below.

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

Three pillars score in full. The two below A both trace back to ownership and tag coverage.

Each check

Each heading below is one check in the rubric, written as a plain statement. The short code is the citation.

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.

In this file, product is assigned across the whole book (product unassigned 0%). Ownership is the gap: 936 accounts have no owner, which is 25% of the book. A buyer would ask who manages those relationships today. 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 words match the numbers.

In this file, 5 of the 9 terms are written down: ARR, NRR, churn, expansion and cohort. MRR, GRR, new and reactivation are missing. A buyer would ask how those four figures are defined before relying on them. 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 side of Bookings with no product or no owner (CP-05, product); The product file covers the same months as billing (CP-06); Billed customers appear on the customer list (CP-08).

Audit-Grade Accuracy

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); The bridge and the KPI table agree (CR-08); Product and segment totals add up (CR-09); Duplicate dollars that break the tie (CR-10).

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.

In this file, the book is split across 3 reps. The top rep holds \$64.4M, a top share of 25.7%. Another 25% has no owner at all. A buyer would ask how the unowned book is covered, and what happens to the top rep's accounts if that rep leaves. 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.

In this file, the 6 tags cover a mean of 79.2% of the book. Product, package, region and segment are fully covered. Rep coverage is partial, and the parent field is blank. A buyer would ask how concentration looks once child accounts roll up to their parent. 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, and scores how many spellings each idea has.

In this file, 2 tags need normalizing: segment and status. A buyer cutting the book by segment would see the same category split across spellings. 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

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); Duplicate rows (AN-06); The book sits in a few customers (AN-07); Prices did not move where an escalator was promised (AN-08); A sentence in the talking points does not match the file (AN-09).

? 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 no month in which to look for copied prices.
- 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

Weights: Unified, Finance-Approved Foundation 25%, Audit-Grade Accuracy 30%, Cohort-Centric Design 15%, Multi-Dimensional Insights 15%, Anomalies 15%. Bands: A 90 or above, B 75 or above, C 60 or above, D 45 or above.

Bridge convention detected: monthly_sum, meaning the bridge was read as the sum of monthly customer rows. Rules version caeb8e512330.

Lenses: decision-ready not yet, diligence-ready no, AI-ready 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.

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