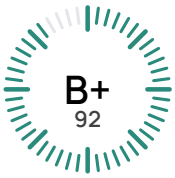
PREPARED FOR

# Human resources business, 1,000+ accounts




Submitted date 30 Oct 2026  1,000+ accounts

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## Unified Foundation 86 B

- Bookings with no product or no owner CP-05
- The words in the definitions were written down CP-07
- Enough history to follow a customer CP-01
  12 months or more gives a buyer enough history to trust the trends.
- Months where the whole book went quiet CP-02
- A customer goes quiet without a churn mark CP-03

6 more

## Audit-Grade Accuracy 100 A+

- 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 account totals CR-04
- The amount matches the status word CR-05

6 more

## Cohort-Centric 100 A+

- 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

2 more

## Multi-Dimensional 77 C+

- One owner does not hold the book SG-06
  One owner under 15% of the book, and unassigned under 2%.
- Those tags actually cover the book SG-02
- The same idea is spelled one way SG-04
- The cuts a buyer expects are present SG-01
- A tag is a category, not free text SG-03

2 more

## Anomalies 100 A+

| | | |
|---|---|---|
| **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 | |
| **A new product line copies a price the account already had**<br>Mirrored prices on under 10% of the accounts that gained a product. | AN-04 | **Not checked** |
| **Odd or negative amounts** | AN-05 | |

5 more

## What this file says

Start with what holds. Your customer rows add up exactly to the annual recurring revenue you report, in every reported period. Your bridge rebuilds from those same rows with nothing left unexplained. Your headline KPIs reproduce from the detail, and your start dates and contract dates hold together. A buyer will spend less time on whether the numbers are right and more time on how the book is organized.

The grade is B+ (overall score 92.6) at detail level 3.

The gaps are about ownership and labels. A buyer would ask these first:

- Who owns the 25.6% of annual recurring revenue with no owner?
- What happens to the revenue held by the largest owner, and who covers the accounts with no owner?

You will also be asked about the three largest moves in the file. Each was led by a single account, and none was large enough for us to flag:

- January 2025: $2.2M (7.4%)
- January 2024: $1.8M (8.3%)
- February 2025: $1.0M (3.1%)

Have a one-line explanation ready for each.

## What to do first

These changes would move your grade the most.

- Assign an owner to $8.7M of ARR. 261 active accounts have no owner. The largest owner holds 25.5% of ARR. The tag field with the least coverage is parent. Owner coverage affects two of your Multi-Dimensional Insights checks: how well your tags cover the book, and whether one owner holds too much of it. Cited as CP-05. This would lift your Multi-Dimensional Insights score toward a B.
- Add a definitions tab. Write one line for each metric your summary reports. MRR, GRR, new and reactivation are the ones we could not find. With definitions in place, anyone can reproduce your KPI table. Cited as CP-07. This lets us check your definitions and moves you closer to diligence-ready.
- Clean up the spelling in 2 tag fields. In 2 fields, the same value is spelled with different capitals or spaces. One cleanup pass fixes this. Cited as SG-04. This would lift your Multi-Dimensional Insights score by a letter.
- Send what we could not check. Two checks could not run. Their reasons are listed under "What we

could not check." The fix we can name now is to export each tag as of each month. Then more of your file is graded and less is 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. This protects your Audit-Grade Accuracy score.

## Where the grade comes from

We read 2 files, 8 sheets and 109,449 data rows. The data runs from January 2023 through December 2025, 36 months in all.

Your form and your file agree on size:

- The form said 1,000 to 10,000 customers. The file billed 1,200 accounts.
- The form said $20,000,000 to $50,000,000 of ARR. The file shows $33.8M of ARR in its last month.

We ran 40 of 42 checks. The 2 we could not run are listed below.

- Unified, Finance-Approved Foundation: 86.5 (B)
- Audit-Grade Accuracy: 100 (A+)
- Cohort-Centric Design: 100 (A+)
- Multi-Dimensional Insights: 77.5 (C+)
- Anomalies: 100 (A+)

## Each check

Below are the checks that found something, grouped by pillar. The short code is only a citation, in case you want to look a check up.

### Unified, Finance-Approved Foundation

#### Bookings with no product or no owner

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

We checked how much of your latest revenue has no product and how much has no owner. Buyers cut the book by product and by owner, so blanks get in the way. Every account has a product. Ownership is where the gap sits: 261 accounts, holding $8.7M of revenue, have no owner. That is 25.6% of the book.

A buyer will ask who owns that revenue.

**Next step. Assign a product and an owner to the revenue that has none before your next export.**

#### The words in the definitions were written down

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

We looked for standard terms such as ARR, NRR and churn in your definitions. We check that they are written down, not that they match your numbers. We found 5 of the 9 we expect. MRR, GRR, new and reactivation are missing.

A buyer will ask: where are the written definitions for the metrics your summary reports?

> **Next step. Write a short definition for each headline metric your summary uses, so a buyer reads the same meaning you do.**

These 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); Billing rows with revenue and no customer identity (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); One account, one key (CP-10).

## Audit-Grade Accuracy

Every check in this pillar 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

Every check in this pillar 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.

We measured how much of your latest revenue sits with the largest owner, and how much has no owner. Your book is split across 3 owners. The largest holds $8.6M, or 25.5% of revenue. That is roughly the same amount that has no owner at all.

A buyer will ask: what happens to the revenue held by the largest owner, and who covers the accounts with no owner?

> **Next step. Reassign the largest concentrations and fill in the missing owners, so the book does not depend on one person.**

### Those tags actually cover the book

Multi-Dimensional Insights. Cited as SG-02.

For each tag, we measured how much of your latest revenue sits on accounts that have a real value. Across the 6 tags we found, average coverage is 79.1%. Parent is the tag with the least coverage, and owner is the next one to fill.

A buyer will ask: why are so many accounts missing tag values, and which ones matter most?

**Next step. Fill in the blank tags on the accounts that carry the most revenue, starting with product and owner.**

### The same idea is spelled one way

Multi-Dimensional Insights. Cited as SG-04.

We grouped tag values that are the same once capitals and spaces are ignored, and counted the spellings of each. In 2 tags, segment and status, the same value is spelled more than one way.

A buyer will ask: which spellings of the same category can be merged?

**Next step. Pick one spelling for each category and use it throughout the file.**

These 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

Every check in this pillar 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). We run this check only in a month that moves the whole book. Your file has no such month, so there was nothing to test.
- Tags stay stable over the year (SG-07). Your file stores one tag per account, not one per month, so we cannot see whether segments drifted. Exporting each tag as of each month would let this check run.

## How this was graded

**Weights: Unified, Finance-Approved Foundation 30%, Audit-Grade Accuracy 25%, Cohort-Centric Design 15%, Multi-Dimensional Insights 15%, Anomalies 15%.**

**Bands: A 93 or above, B 80 or above, C 60 or above, D 45 or above.**

We read your bridge by adding up the monthly amounts. Rules version e1ed077ee33b.

**Readiness: decision-ready not yet, diligence-ready no, AI-ready yes. Decision readiness waits on the two ownership gaps above. Diligence readiness also needs unit and price data, or payment data, in the file.**

The grade comes from the five pillar scores. Readiness is a separate test and does not change the grade.

## → Next step

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

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