

FOR ADVISORS

The BI Service Stack

A 3-tier playbook for accountants, bookkeepers, and fractional CFOs adding BI to compliance work — mapped to the BIP Method™.

Compliance work answers what already happened. SME owners increasingly need answers about what's happening *now* and what to do *next* — pricing decisions, customer concentration, margin drift, cash runway, lead indicators that move before lag numbers tell you anything. That's not a job for new software. It's a job for a structured advisory layer on top of the books an accountant or bookkeeper already maintains.

The BI Service Stack is the system. Three tiers, mapped to the BIP Method™ (Baseline → Foundation → Rhythm → Evolution), with pricing bands tested against real SME advisory engagements. Productized at the entry, recurring in the middle, advisory-grade at the top.

THE STACK — AT A GLANCE

Three tiers. One progression.

#	SERVICE	METHOD™ STAGE	CADENCE	PRICE BAND (USD)	MARGIN PROFILE
1	The Diagnostic	Baseline	One-time	\$950 – \$1,900	Productized — high
2	The Operating Layer	Foundation + Rhythm	6-week build → monthly retainer	\$4,500 build + \$575–\$1,150/mo	Recurring — high
3	The Strategic Partner	Evolution	Quarterly + ongoing	\$1,500 – \$3,000/mo	Advisory — premium

Bands reflect SME engagements in the \$600K–\$13M revenue range. Adjust upward above \$13M; drop Tier 3 below \$1.3M.

Tier 1 · The Diagnostic

"Before any reporting work, we'll tell you whether your numbers are trustworthy and where the blind spots are."

WHAT YOU SELL
An 8–12 page written diagnostic. Fixed price, fixed scope, <5 business days from data hand-off. **~30% progress to Tier 2 within 90 days.**

TIME PER CLIENT
6–10 hrs of advisor time. Most analytical work is templated.

BASELINE · ONE-TIME · \$950–\$1,900

WHEN TO OFFER
New advisory client; pre-budget season; after a board change; after a near-miss in cash or pricing.

BIP SUPPLIES
Baseline framework, white-label diagnostic template, sample diagnostics, BIP Method™ certification.

Tier 2 · The Operating Layer

"We'll build the small set of reports you actually trust, and run the monthly review that turns those reports into decisions."

THE BUILD (WEEKS 1–6)
Data dictionary for 5–10 metrics. The reports they live in. Weekly look, monthly review, pre-agreed thresholds.

TIME PER CLIENT
30–40 hrs over 6-week build, then 4–6 hrs/month on retainer.
\$900/mo retainer ≈ \$10,800/yr recurring.

FOUNDATION + RHYTHM · \$4,500 BUILD + \$575–\$1,150/MO

THE MONTHLY RETAINER
Refresh + QA reports. Run the monthly review. Capture decisions, log threshold breaches. Quarterly recalibration.

BIP SUPPLIES
Foundation toolkit, Rhythm playbook, monthly partner briefings.

Tier 3 · The Strategic Partner

"We're the BI function for your business — quarterly Evolution review, leadership-meeting attendance, scenario work."

WHAT YOU SELL
Ongoing advisory retainer at a tier above standard finance retainers. Quarterly Evolution review + board-meeting attendance + scenario work + optional annual Review.

TIME PER CLIENT
8–12 hrs/month. **Highest margin-per-hour in the stack.**
\$2,250/mo ≈ \$27K/yr advisory revenue.

EVOLUTION · \$1,500–\$3,000/MO

WHEN TO OFFER
Client has run the Operating Layer 6+ months and leadership conversation is ready to elevate. Or growth has outpaced reporting.

BIP SUPPLIES
Evolution toolkit, Review template, private partner channel for sparring on real client situations.

WORKED EXAMPLE

Meridian Creative Ltd.

18-person design agency · \$2.7M revenue · the 18-month progression through all three tiers.

Meridian is a fictional composite drawn from The BI Playbook's body of SME advisory work. Numbers are illustrative but calibrated to real engagements with similar firms.

INDUSTRY

Brand and digital design

REVENUE

\$2.7M LTM

PAIN AT YEAR 0

Top 3 clients = 58% of revenue. Margin split unclear. Cash runway estimated, not measured.

HEADCOUNT

18 (12 delivery, 4 ops, 2 leadership)

EXISTING REPORTING

Xero monthly P&L, project profitability in Harvest, no shared view

EXISTING RELATIONSHIP

Quarterly compliance + monthly bookkeeping by partner firm

THE 18-MONTH PROGRESSION

PHASE	TIMING	WHAT SHIPS	HOURS	REVENUE
Tier 1 — Diagnostic BASELINE	Month 1	Written Baseline diagnostic	8	\$1,500
Tier 2 — Build FOUNDATION + RHYTHM	Months 2–3	Data dictionary + 8 reports + monthly review installed	38	\$4,500
Tier 2 — Retainer RHYTHM	Months 4–12	Run monthly review, refresh reports, capture decisions	45	\$8,100
Year 1 total			91	\$14,100
Tier 3 — Elevation EVOLUTION	Months 13–18	Quarterly Evolution review + leadership-meeting attendance + scenario work	60	\$13,500
18-month total			151	\$27,600

MARGIN MATH — PER CLIENT

YEAR 1

\$5,733 net margin

Revenue	\$14,100
Advisor time (91 hrs × \$80)	(\$7,280)
BIP Founding (\$499 + 12 × \$49)	(\$1,087)

Year 1 net margin **\$5,733**

Effective margin **41%**

YEAR 2 (TIER 3 ACROSS FULL YEAR)

\$16,812 net margin

Tier 3 retainer (12 × \$2,250)	\$27,000
Advisor time (120 hrs × \$80)	(\$9,600)
BIP subscription (12 × \$49)	(\$588)

Year 2 net margin **\$16,812**

Effective margin **62%**

~\$70K

5 Meridian-style clients in Year 1 (new advisory revenue)

\$140K–\$180K

10 mature clients across mixed tiers (Year 2+) · **BIP pays for itself before the second Diagnostic ships.**

THE FOUNDING PARTNER PROGRAM

25 spots · \$499 setup + \$49/mo · locked for life

Founding Partners receive the full BIP Method™ certification, the complete **BI Without the BS** toolkit, white-label Review rights, and the partner playbook this Planner draws from.

thebiplaybook.com/partners →