

The BI Playbook

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BUSINESS INTELLIGENCE REVIEW

BI Without the Guesswork

A written review of your business data — what's working, what's leaking, and what to fix first. Delivered in 5 business days. No calls. No consultants.

PREPARED FOR

Meridian Creative Ltd.

Creative Services · 28 people · \$2.4M annual revenue · TTM Mar 2026

Delivered — 5 business days from data receipt

Review ID — MC-0042-SAMPLE

This is a redacted sample Review prepared to show the format, structure, and analytical depth of a real engagement. Figures, names, and client details are fictional but plausible for a 28-person creative services firm at this revenue band. The full Review runs on your own business data and returns findings specific to your situation.

The One-Page Version

Meridian Creative Ltd. delivered **\$2.40M in revenue** over the trailing 12 months across **52 active clients** and a 28-person team. The business is profitable, growing year-over-year (+14%), and operationally healthy. That is not in dispute.

This Review surfaces five specific places where money is being left on the table — with a combined annualised revenue and margin impact of approximately **\$712,000 per year**. Every finding below is grounded in your own data, with numbers traceable back to source system exports.

 <p>\$712K TOTAL ANNUAL IMPACT IDENTIFIED</p>	 <p>5 MISSING VALUE FINDINGS</p>	 <p>3 PRIORITY ACTIONS FOR NEXT 90 DAYS</p>
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The three most urgent

- 1. Client concentration risk.** Your top four clients represent 47% of revenue; the top two alone account for 31%. Losing either triggers an existential event. There is no account-health early-warning system in place.
- 2. Discount leakage.** The average closed deal runs 11.4% below list price. Over the TTM that is **\$187K in lost revenue** on identical delivered work — with no discounting policy governing when reductions apply or who approves them.
- 3. Channel ROI inversion.** Referral-sourced clients generate 34% of revenue on 12% of marketing spend. Paid-sourced clients generate 19% of revenue on 41% of marketing spend. The marketing budget is actively working against the best-performing channel.

The 90-day action plan begins with three moves that can be implemented without hiring, without new software, and without external support. Total expected recovery in year one: **\$340K–\$480K**. Full findings and recommendations follow.

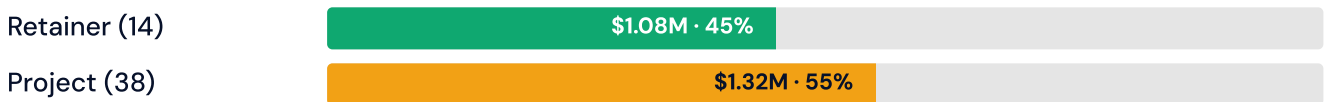
O2 · CURRENT STATE SNAPSHOT

What Your Data Shows

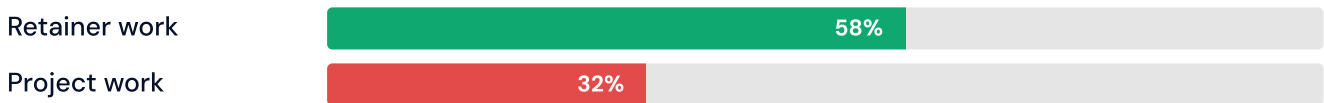
Pulled from QuickBooks Online (revenue, COGS, AR), HubSpot (pipeline, tenure, deal history), Harvest (time tracking, utilisation), and Stripe (payment flows). All figures trailing twelve months ending 31 March 2026.



Revenue by client type (TTM)



Gross margin by service type



The headline from the data: Retainers are 45% of revenue but generate 58% of gross profit. Project work is 55% of revenue and contributes only 42% of gross profit. Your more profitable product is your smaller product — and nobody's selling it harder. This is the single most actionable mix insight in the business.

Growth trajectory

Revenue has compounded +14% YoY, driven almost entirely by new logos (+11 net new clients over 12 months). Existing-client expansion contributes only 3 points of growth. Retention revenue is flat, which points to upsell opportunity rather than a churn problem — but see Finding 4 on renewal blind spots before concluding the retention picture is healthy.

Finding 1 — Concentration Risk

01 RISK EXPOSURE · HIGH
Top 2 clients = 31% of revenue. No early-warning system.

Revenue at risk: \$744K/yr

The client-by-revenue distribution shows extreme top-end concentration. Two clients — "Client A" (beverage brand) and "Client B" (financial services) — combine for **\$744K of TTM revenue**, or 31% of the total. Client A alone is \$432K (18%). Losing either is not a dip; it is a restructuring event.

RANK	CLIENT (REDACTED)	SECTOR	TTM REVENUE	% OF TOTAL	TENURE
1	Client A	Beverage	\$432,000	18.0%	3.2 yrs
2	Client B	FinServ	\$312,000	13.0%	1.8 yrs
3	Client C	SaaS	\$224,000	9.3%	2.1 yrs
4	Client D	Healthcare	\$156,000	6.5%	4.4 yrs
5-10	Next 6 clients	—	\$488,400	20.4%	avg 2.6 yrs
11-52	Remaining 42 clients	—	\$787,600	32.8%	avg 1.4 yrs

What the data also shows

- Client A's scope-of-work has declined 22% over the last two quarters (measured in billable hours delivered).
- Client B has had three contact-owner changes on their side in the past 18 months, historically a churn predictor.
- Neither trend is being actively monitored internally.

Recommendation

Stand up a 4-metric account-health scorecard for every client over \$10K/mo, reviewed monthly:

(a) utilisation trend, (b) contact stability, (c) invoice-to-payment delta, (d) scope-expansion activity. Fully implementable in the existing stack — a HubSpot custom-object view plus a Harvest report. Zero new tooling. Lead time: 2 weeks.

Finding 2 — The Retainer Margin Gap

MARGIN EXPANSION · HIGH

02 Retainers earn 26 margin points more than projects. Sales mix is inverted.

Annual upside: \$210K gross margin

Retainer work delivers **58% gross margin** against project work at **32%**. The gap is not marginal — it is structural, and it is being ignored in the sales motion.

REVENUE TYPE	TTM REVENUE	COGS	GROSS MARGIN %	GROSS PROFIT
Retainer (14 clients)	\$1,080,000	\$453,600	58.0%	\$626,400
Project (38 clients)	\$1,320,000	\$897,600	32.0%	\$422,400
Total	\$2,400,000	\$1,351,200	42.6%	\$1,048,800

Why the gap exists

Retainers amortise the delivery team's fixed cost across predictable monthly hours. Project work runs hot-and-cold: teams idle between phases or overrun to hit a deadline, both of which erode margin. The data shows project overruns averaging **+17% vs estimate** on hours, with no matching pricing adjustment.

What sales is doing vs. what the data suggests it should do

Sales pipeline data (HubSpot) shows **74% of outbound effort targeted at project deals**. Only 26% of outbound activity is retainer-focused. Yet retainers generate higher margin, higher LTV (avg 2.8 years vs 0.6 for projects), and lower delivery variance. The sales motion is optimising against itself.

Recommendation

Invert the outbound mix over two quarters. Target: 60% retainer, 40% project. If retainer revenue grows \$400K over 12 months at 58% margin, while project revenue holds flat, incremental gross profit is **~\$210K/year**. Concrete first step: redesign the outbound sequence to lead with retainer propositions (fractional-capacity framing) rather than project scoping. Attached as an addendum.

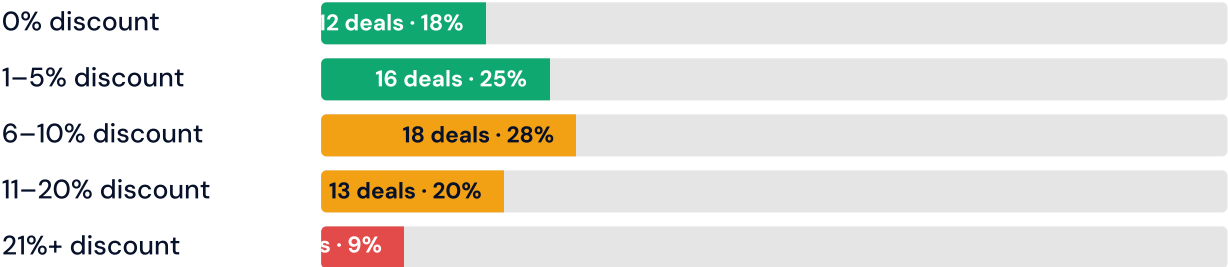
Finding 3 — Discount Leakage

03 REVENUE RECOVERY · HIGH Every deal closes 11.4% below list. No policy. No visibility.

Annual leak: \$187K revenue

Across 64 closed deals in the TTM window, the average final price was 11.4% below the initial proposal price. The median was 9.7%. The 90th percentile was 22%. This is not market friction — it is systemic discount erosion happening because no policy governs it.

Closed-deal discount distribution



The pattern underneath the average

Discounts cluster in two places: (1) deals closed in the final week of a quarter (avg discount 16.2% vs 8.8% for mid-quarter), and (2) deals handled by the two most-tenured sellers (avg 14.1% vs 7.8% for newer hires). The longer sellers have been there, the more they discount — likely because they have broad authority and relationship capital to spend.

The dollar impact

If average discount dropped from 11.4% to 6% through policy + approval gates, recovered revenue on the same 64 deals = \$187K/year. No additional pipeline required. No cost to implement.

Recommendation

Install a three-tier discount gate: 0–5% auto-approved, 6–10% requires written justification, 11%+ requires leadership sign-off. Tracked in HubSpot as a required deal property. Expected leakage recovery in year one: \$120K–\$187K. Lead time to deploy: 1 week.

Finding 4 — The Renewal Blind Spot

04 RETENTION · MEDIUM-HIGH Four retainers didn't renew. Nobody saw it coming.

Lost revenue: \$272K (24mo)

Of 14 retainer clients active across the past 24 months, **four did not renew at term end**. Combined lost annualised revenue: **\$272K**. In all four cases, the non-renewal was not flagged 90 days out — it surfaced at renewal-decision time, leaving no window to act.

CLIENT	RETAINER VALUE	END DATE	REASON (POST-HOC)	EARLY SIGNAL PRESENT?
Client X	\$96K/yr	Oct 2025	Internal team hired	Yes — hiring post on LinkedIn 4 mo prior
Client Y	\$72K/yr	Jun 2025	Scope exhausted	Yes — billable hours declining 3 mo prior
Client Z	\$60K/yr	Feb 2025	Sponsor departed	Yes — sponsor LinkedIn update 2 mo prior
Client W	\$44K/yr	Dec 2024	Budget cut	Partial — late payment pattern 3 mo prior

What the data tells you that nobody has connected

Every non-renewal had at least one **data-visible signal** 60–90 days before the end date. In three of four cases, the signal was in systems you already own (Harvest for utilisation decline, Stripe for payment pattern changes, HubSpot contact-ownership fields for sponsor departure). The information existed. It was not instrumented.

Recommendation

Add a monthly retention-risk review tied to three data signals: (1) billable hours trend (Harvest), (2) payment cadence shift (Stripe), (3) primary contact ownership change (HubSpot). Clients scoring red on any two get an immediate owner check-in. Retention lift at industry benchmark conversion (40%) on historic non-renewal value: **+\$110K/year recovered revenue**.

Pattern note: SMEs at your scale almost always have renewal signals in data they already collect. The gap is not data — it is the habit of looking at it on a schedule. This finding costs nothing to implement beyond a recurring calendar hold.

Finding 5 — Channel ROI Inversion

MARKETING REALLOCATION · HIGH

05 Your best channel gets the least budget. Your worst gets the most.

Annual upside: \$143K efficient spend

Marketing spend allocation across channels is inverted relative to channel performance. This is the single cleanest optimisation in the entire Review.

CHANNEL	% OF SPEND	CLIENTS WON	% OF REVENUE	LTV (AVG)	CAC
Referral partner	12%	11	34%	\$112K	\$4.4K
Content / organic	22%	14	28%	\$68K	\$6.3K
Events / conf.	25%	9	19%	\$59K	\$11.1K
Paid (LI + search)	41%	18	19%	\$28K	\$9.1K

Reading the table

Referral wins generate **2.8× revenue on 0.3× the spend** of paid. Paid acquisition produces the highest raw volume (18 wins) but the lowest LTV (\$28K vs \$112K for referral) — because paid-sourced clients convert on price, not fit, and churn faster. The existing spend mix is structurally misaligned with the economics.

Recommendation

Two-quarter rebalance. Cut paid budget by 50% (\$245K → \$122K freed). Reallocate \$75K to a formalised referral partner programme (the current 12% is opportunistic; treat it as a channel). Reallocate \$48K to content production aligned to top-of-funnel SME-sector keywords.

Expected year-one outcome based on historic channel yield: same revenue on **67% of the marketing spend**. Freed budget: **\$143K/year**, either falling to the bottom line or reinvested into delivery capacity.

Warning: Cutting paid acquisition is painful when the pipeline has felt "dependent on it." The data shows the dependency is on volume, not on quality. Rebalance in two quarters, not overnight — pipeline gap will self-close by quarter 2.

Where You Sit on the Framework

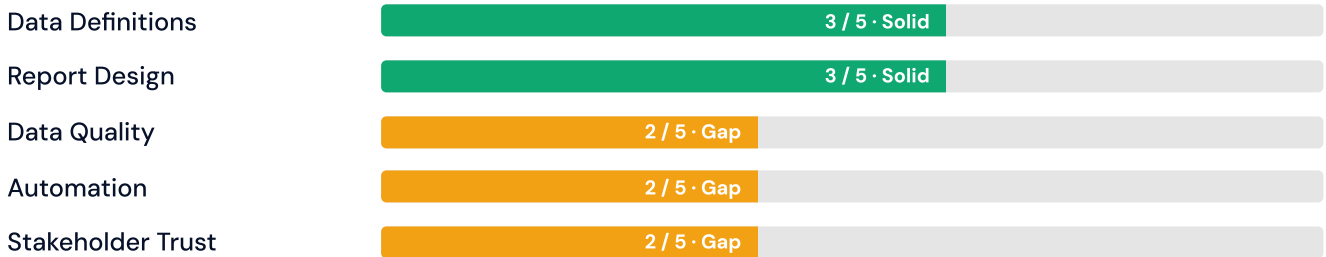
The BI Baseline Score benchmarks SMEs across five dimensions of business intelligence maturity. Meridian Creative scores in the "Seeing Shapes" tier — a common and actionable place for a 28-person services firm of your revenue band.



Tier — Seeing Shapes (8–14)

You have data and reports — but trust, automation, and governance are the next unlock. Strong foundations; the gap is discipline, not infrastructure.

Dimension scores



What the assessment says to focus on

Data Quality (2/5): Four of the five findings in this Review exist because data that was captured never got reconciled, reviewed, or connected. The single highest-ROI investment is a recurring data-hygiene habit — not a tool.

Automation (2/5): Your core reporting is still manual. Three of the recommendations in this Review automate themselves once the data connections are built. Priority candidate: the account-health scorecard from Finding 1.

Stakeholder Trust (2/5): Leadership reports diverge across Finance, Sales, and Delivery. Three different "revenue" numbers are in active use. This is a data-dictionary problem, not an accounting problem. The fix is half a day on a whiteboard.

The practical path forward: Every gap above is addressed either partially or fully by the 90-day action plan that follows. The plan is designed so that executing it also moves the Baseline Score from 12 (Seeing Shapes) into the 15–20 range (Almost There) within a year — without hiring, without new tooling, and without external support.

The 90-Day Plan

Three actions. Sequenced to stack wins and free attention for the next tier of work. All implementable with the existing team and tech stack. No external consultants needed.

1 **Install the discount gate (Finding 3)**

Three-tier approval logic in HubSpot, required deal property, enforced on every close. Communicate the policy to the sales team as a floor, not a ceiling — discounts earn their keep, they don't default.

Lead time: 1 week **Owner:** Head of Sales **Year-one recovery:** \$120K–\$187K

2 **Stand up the account-health scorecard (Finding 1)**

Four-metric monthly view for every client above \$10K/mo. Existing systems. Existing data. Thirty minutes of setup in HubSpot, a recurring Harvest export, a standing monthly review. Kills the biggest existential-risk blind spot in the business.

Lead time: 2 weeks **Owner:** Ops / Finance **Year-one recovery:** \$100K–\$300K retained

3 **Rebalance the marketing mix (Finding 5)**

Cut paid-acquisition spend by 50% over two quarters. Reallocate 60% of the freed budget to a formalised referral programme; 40% to content production aligned with the highest-yielding SME sectors already won. Do not cut overnight — taper, measure, and re-rate quarterly.

Lead time: 2 quarters **Owner:** Marketing lead **Year-one recovery:** \$143K freed budget

Why these three, in this order

Action 1 is the fastest recovery with the least disruption — a rule change, not a system change. Action 2 protects against the biggest single downside in the business (top-client loss) and creates the discipline that Findings 2 and 4 compound from. Action 3 is directional — it takes two quarters to play through but frees meaningful budget and sharpens channel economics permanently.

Findings 2 (retainer mix) and 4 (renewal signals) follow naturally from the habits installed in the first three actions. They are listed in the full findings above for completeness — but sequencing them after the core three avoids overload and raises completion probability to near certainty.

Your Working Dashboard

Every Review is delivered with a working dashboard file built from your actual data — yours to keep, refresh, and share with leadership. The dashboard is an HTML file with your live metrics; no subscription, no login, no vendor lock-in.

Meridian Creative · Executive View (preview)

REVENUE TTM \$2.40M +14% YoY	GROSS MARGIN 42.6% target: 48%	TOP 4 CONCENTRATION 47% risk threshold: 35%	AVG DISCOUNT 11.4% policy target: 6%
RETAINER REVENUE \$1.08M 58% gross margin	PROJECT REVENUE \$1.32M 32% gross margin	ACTIVE CLIENTS 52 +11 net new	CLIENTS AT RISK 3 auto-flagged

Preview only — the delivered dashboard is interactive, refreshable via data drop-in, and includes drill-downs by client, sector, and channel. No external login or subscription required.

What's in the dashboard

- Executive view — the 8 metrics above, plus 12-month trend charts
- Revenue view — by client, sector, and channel, with concentration thresholds
- Margin view — retainer vs project, pricing distribution, discount patterns
- Client health view — the scorecard from Finding 1, pre-built and ready to run
- Renewal view — the early-signal system from Finding 4, pre-built

How to refresh it

Drop new CSV exports into the same folder structure. The dashboard reads them automatically. No database, no IT, no consultant required. If the CSVs change format, a 5-line instruction set is included for re-mapping.

The Review Is Yours

The Review is a fixed-scope, one-time engagement. You now have:

- A diagnosis of the business grounded in your own data
- Five specific missing-value findings with numbers
- A 90-day action plan designed for your team and your tech stack
- A working dashboard file refreshable from future CSV exports
- A BI Baseline score and a path to move up a tier

No follow-up pitch is coming. No scheduled check-in. No retainer proposal. You paid for a Review; you received the Review.

If something didn't land: the money-back guarantee is unconditional. If fewer than three insights are genuinely worth acting on for your business, reply to the delivery email with one line and the full \$249 is refunded. No forms. No negotiation.

If and when you want another one

The typical rhythm for an SME at this revenue band is one Review every 12–18 months — enough time to implement, measure, and see what the next layer of patterns looks like once the top-line findings are addressed. When you're ready, start again from thebiplaybook.com/bi-without-the-guesswork.

One more thing

For teams that want the diagnostic without the Review yet — **The Playback** is a free AI BI tool at thebiplaybook.com/the-playback. Upload any CSV or describe your business in 30 seconds and get instant pattern recognition. It is the free, instant version of what this Review produces in depth.

Built for SME owners who don't need another consultant.

The BI Playbook builds frameworks, tools, and diagnostics for small and medium businesses that need the clarity of enterprise BI without the enterprise complexity, jargon, or price tag. Every asset is a single written deliverable. No calls. No retainers. Ever.

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