SAMPLE. This is a fictional business, shown to illustrate what a Diagnose report contains. It is not a real client.

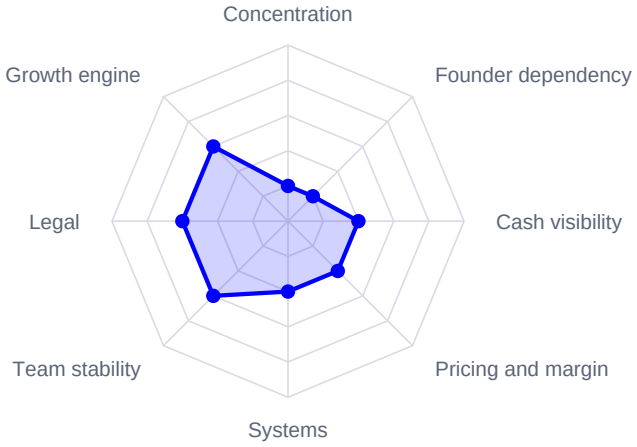
Diagnose Report

Brightline Print & Packaging Ltd (fictional) · Lagos · Small or growing business · Reviewed by Branor Studios

Verdict: growing fast, structurally fragile

Revenue is up 44% on last year. In the same period the business has become more dependent on two clients, one person, and prices that were set two years ago. The growth is real, and so is the risk underneath it.

Scorecard (1 = critical, 5 = strong)



Area	Score	One-line read
Customer concentration	**1 / 5**	Two clients are 61% of revenue
Founder dependency	**1 / 5**	Every quote and approval goes through the owner
Cash visibility	**2 / 5**	Cash position known "roughly"; no forecast
Pricing and margin	**2 / 5**	Prices last reviewed two years ago; margin per job unknown
Systems and documentation	**2 / 5**	Nothing written down; one supervisor holds production knowledge
Team stability	**3 / 5**	3 of 9 staff left in 12 months
Legal and compliance	**3 / 5**	Registered; major-client contracts are informal
Growth engine	**3 / 5**	Strong repeat base, no outbound pipeline

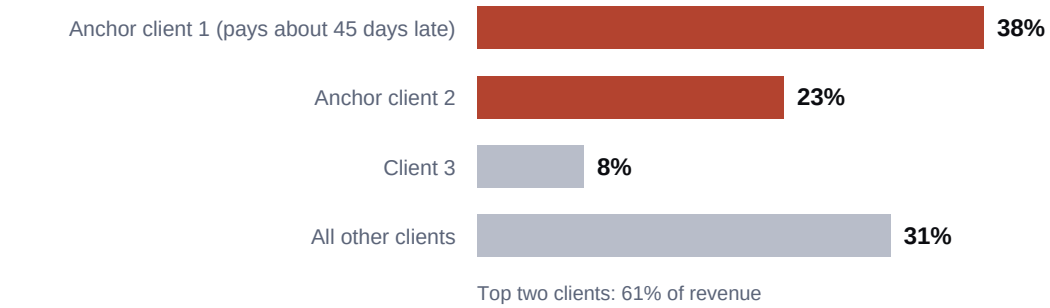
Overall survival risk: High.

What is quietly putting this business at risk

1. Two clients are 61% of revenue, and one pays 45 days late.

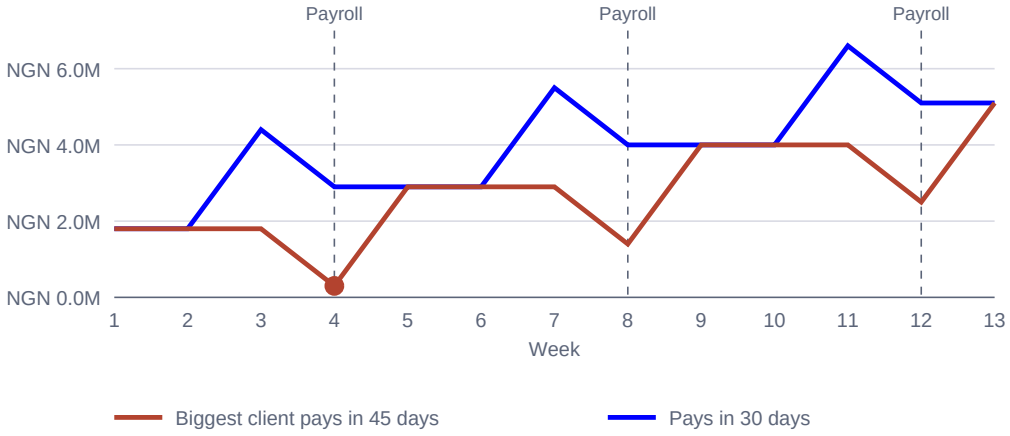
From the answers: top three customers are 50 to 70% of revenue; the biggest client "pays about six weeks after delivery". **Why it matters:** losing either client removes roughly a third of revenue at once. The slow payment means Brightline funds that client's orders from its own cash, so a delay turns into a payroll problem for nine people. **What failure looks like:** a client switches supplier in a quiet month, and the owner covers salaries from personal savings.

SHARE OF REVENUE BY CLIENT



Top two clients: 61% of revenue

13 WEEK CASH BALANCE (ILLUSTRATIVE: A NGN 2.6M ANCHOR INVOICE AND NGN 1.5M PAYROLL EVERY 4 WEEKS)



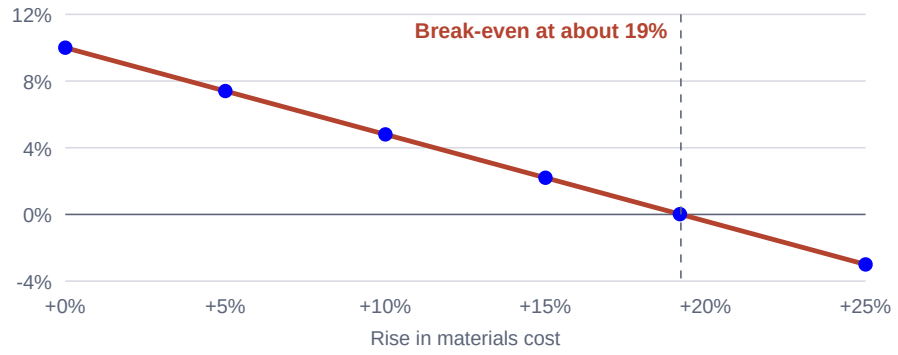
2. The owner is the bottleneck for quotes and approvals.

From the answers: asked what stops if they were unreachable for 14 days, the owner wrote "quotes stop and jobs wait for me to approve them". **Why it matters:** the business can only grow as fast as the owner's hours. It also can't be financed, sold or protected against illness, because its value sits in one person's head.

3. Prices were last reviewed two years ago, and margin per job isn't tracked.

Illustration only: take a NGN 100,000 job priced two years ago with NGN 52,000 materials, NGN 26,000 labour and NGN 12,000 overhead. The margin is NGN 10,000 (10%). If materials have risen 25% to NGN 65,000 and nothing else changed, the same job now loses NGN 3,000. At that point every extra order costs money, and growth makes the problem bigger. **We can't confirm this without job costing.** The owner says material costs "went up a lot". This is a flag to verify, not a conclusion.

MARGIN ON THE EXAMPLE JOB AS MATERIALS COST RISES (ILLUSTRATION)



What is working

70% of revenue is repeat business. Customers return for reliability, which gives Brightline pricing power it isn't using yet.

The growth lever

Turn the two anchor clients' recurring orders into **monthly supply agreements** with a deposit and a price-review clause. That converts concentration risk into contracted revenue and funds the systems work below.

30 / 60 / 90 days

Days 1 to 30: cost the ten most common job types and set a minimum margin; build a 13-week cash forecast; confirm business and personal money are fully separate.

Days 31 to 60: replace quoting from memory with a quote sheet and set approval limits so staff can quote jobs under an agreed value; write down the three core processes (order intake, production hand-off, invoicing).

Days 61 to 90: agree monthly supply terms with both anchor clients; move payment terms to 30 days with a late-payment clause; set a pipeline target so no single client exceeds 35% of revenue.

Recommended path

Build (scoped): pricing and cash visibility, then operational systems and structuring, about 8 to 10 weeks.

Not recommended now: a brand refresh, new marketing or a new website. They would add demand to a business that can't yet handle it profitably.

Why not Partner: the model works and revenue exists. This business needs systems, not a co-builder.

What we would verify on the follow-up call

- Real gross margin by job type
- Contract terms with the two anchor clients
- Why the three staff who left did so

This sample is fictional. Real reports follow this structure and are specific to your answers.