SUMMIT SIGNAL DIAGNOSTIC · CORE

PREPARED BY SUMMIT LABS · LAKELAND, FL

SAMPLE REPORT FOR A FICTIONAL COMPANY

Northridge Packaging Co.

Packaging & Distribution · 60 employees

Period reviewed: Trailing 180 days · invoices, quotes, and aging data

Sample report: fictional company, synthetic data. It shows the shape of a Summit Signal report. It is not a client diagnostic.

SAMPLE REPORT · SYNTHETIC DATA

MARCH 14, 2026

METHODOLOGY

How a Summit Signal diagnostic is produced.

Summit Signal reviews the operational data you provide — invoice exports, quote history, customer records, and process documentation — against structured metrics defined per analysis module. Numbers come from calculation and analyst review against your normalized data. They are not generated by AI.

Each finding is then drafted with AI assistance: a Claude-family model produces the narrative, the recommendation, and an owner- friendly explanation, constrained by an output schema and grounded in the metrics from the previous step. The AI never invents numbers; it interprets the reviewed metrics supplied to it.

In a client report, every finding is reviewed and approved by a Summit Labs analyst before the report is generated. Confidence levels are set explicitly. Findings without sufficient evidence are demoted to "areas for review" rather than presented as confirmed issues.

SAMPLE REPORT

This is a sample. Northridge Packaging Co. is a fictional company, and every name, figure and finding in this report comes from synthetic data. It shows what a Summit Signal report contains and how it reads. It is not a client diagnostic, a benchmark, or a statement about any real business.

AI DISCLOSURE

In a client report, AI assistance is used to draft the findings. Customer data is not used to train the underlying models per Anthropic's commercial terms. Specific savings claims are bounded estimates with explicit confidence levels — not guarantees.

EXECUTIVE SUMMARY

What we found.

Core diagnostic — full findings depth with sequenced 30/60/90 actions in the roadmap.

TOTAL OPPORTUNITY

$142,000–$218,000 annualized

Estimated range across all approved findings. Confidence varies by finding; see individual finding pages for evidence and bounds.

TOP 5 FINDINGS

01 Repeat customer pricing has not adjusted to material cost increases

HIGH

$32K

Seven repeat customers received stable pricing despite an 8.4% average increase in input costs across comparable job categories over the last 180 days.

02 Discount concentration in three customers without justifying volume

MEDIUM

$36K

Three customers received 41% of total dollar discounts in the period but represent only 9% of revenue. None show the volume or strategic value that typically justifies discount levels at this scale.

03 Completion-to-invoice lag averaging 6.4 days

Completed jobs are sitting an average of 6.4 days before invoicing — a $94K working-capital drag at current invoice volume.

MEDIUM

$48K

04 Two customers accounting for 58% of overdue AR

Two customers represent 58% of overdue accounts receivable. Both pay reliably but on a 60-day pattern despite Net-30 terms — which has held for 18+ months.

HIGH

$28K

05 Rush jobs not consistently priced at premium

Rush jobs (24-hour and 48-hour turnaround) are quoted at a premium 62% of the time. The other 38% are quoted at standard rates despite the operational disruption they cause.

LOW

$14K

BUSINESS CONTEXT

Northridge has grown from 35 to 60 employees over the last three years. Invoice volume is up 40% year-over-year but margin has compressed by an estimated 4 points. The team uses QuickBooks for AR/AP, a custom Filemaker app for job tracking, and a shared Google Sheet for quotes. The owner suspects margin compression is partly from material cost increases not flowing through to customer pricing — and partly from a few high-volume customers consuming more service than the revenue justifies.

ENGAGEMENT SCOPE

What we analyzed.

This diagnostic is scoped to the modules purchased and the exports you provided. Findings connect back to normalized datasets tied to those modules — not to commentary outside that evidence base.

MODULES INCLUDED

- Margin Leak
- Quote-to-Cash

EVIDENCE STANDARD

Metrics are computed from your uploaded exports after column mapping and validation. Narrative in this report is AI-assisted, reviewed, and grounded in those metrics — not invented figures.

MARGIN LEAK DETECTION

FINDING 01 / 05

HIGH

Repeat customer pricing has not adjusted to material cost increases

Seven repeat customers received stable pricing despite an 8.4% average increase in input costs across comparable job categories over the last 180 days.

EVIDENCE

AFFECTED REVENUE

$214K

AVG COST INCREASE

8.4%

PERIOD REVIEWED

Last 180 days · 7 customers · 184 invoices

ANALYSIS

The seven affected customers represent 32% of repeat-business revenue and span Categories A and C in your job tagging. Across 184 invoices, the price-per-unit on substantially similar jobs varied less than 1% over the review period, while material cost on the same jobs rose 7.8% to 9.6% (mean 8.4%). The gap is largest on Category C, where steady-state customer pricing has held since the 2024 quote review.

This is a quiet leak: the line items look fine because the prices are 'normal' for those customers — they just don't reflect what your inputs are now costing. The revenue is real but the margin behind it has compressed.

ESTIMATED ANNUAL OPPORTUNITY

$18,000–$32,000 annualized

CONFIDENCE

Medium confidence

RECOMMENDATION

Establish a quarterly cost-adjustment trigger for repeat customers in Categories A and C. Send a written communication to each affected customer flagging the upcoming price review (most absorb a 4–6% increase without churning if it's framed as a structural cost-pass-through). Implement a price-floor rule in your quoting workflow so jobs in these categories cannot be quoted below input-cost-plus-margin.

MARGIN LEAK DETECTION

FINDING 02 / 05

MEDIUM

Discount concentration in three customers without justifying volume

Three customers received 41% of total dollar discounts in the period but represent only 9% of revenue. None show the volume or strategic value that typically justifies discount levels at this scale.

EVIDENCE

DISCOUNT IMBALANCE

16.8% vs 4.1%

AFFECTED REVENUE

$214K

PERIOD REVIEWED

Last 180 days · 3 customers

ANALYSIS

Across the review window, $87,400 in discounts was issued. Of that, $36,000 went to three customers whose combined revenue is $214,000 (effective discount rate: 16.8%). Comparable customers in the same volume tier received discounts averaging 4.1%. There's no documented sales agreement, contract length, or strategic-account designation that explains the difference.

This pattern often emerges from individual sales reps using discount as a closing tool without governance. The remediation isn't 'remove the discounts' — it's making the discount conversation explicit so the trade is intentional.

ESTIMATED ANNUAL OPPORTUNITY

$24,000–$36,000 annualized

CONFIDENCE

High confidence

RECOMMENDATION

> Implement a discount approval threshold — any discount above 8% requires a one-line written justification stored against the invoice. Run a quarterly discount review at the team level so the pattern is visible. The conversation with these three customers can wait one cycle while you set the governance, but the next renewal should re-anchor pricing.

QUOTE-TO-CASH

FINDING 03 / 05

MEDIUM

Completion-to-invoice lag averaging 6.4 days

Completed jobs are sitting an average of 6.4 days before invoicing — a $94K working-capital drag at current invoice volume.

EVIDENCE

MEDIAN LAG	WORKING CAPITAL TRAPPED	PERIOD REVIEWED
6.4 days	$94K	248 completed jobs

ANALYSIS

Across 248 completed jobs in the review period, the median time from completion timestamp to invoice issue date is 6.4 days. Twenty-three jobs sat 14+ days. The lag isn't a system limitation — your custom Filemaker app supports same-day invoice creation — it's a workflow issue: invoice creation runs on a weekly batch from the office manager rather than triggering on completion.

At your current invoice run-rate this represents roughly $94K in working capital that's parked unnecessarily. It also pushes the customer's clock for payment, compounding the AR aging issue we cover in finding 4.

ESTIMATED ANNUAL OPPORTUNITY

$32,000–$48,000 annualized

CONFIDENCE

High confidence

RECOMMENDATION

Move invoice generation from a weekly batch to a daily trigger off completion. Most modern accounting integrations support this directly; the Filemaker → QuickBooks bridge can be

> automated for under $3K of build work. Target getting 90% of invoices issued within 24 hours of job completion within 60 days.

QUOTE-TO-CASH

FINDING 04 / 05

HIGH

Two customers accounting for 58% of overdue AR

Two customers represent 58% of overdue accounts receivable. Both pay reliably but on a 60-day pattern despite Net-30 terms — which has held for 18+ months.

EVIDENCE

OVERDUE AR CONCENTRATION

58%

TWO CUSTOMERS

$186K

AR SNAPSHOT

End of period

ANALYSIS

Customer A and Customer F together carry $186K in overdue AR (>30 days past due). Both have stable payment behavior — they pay on a roughly 60-day cycle, regularly. Net-30 terms are written but not enforced; no late fees have been applied in the last two years.

This is less a collection problem than a terms-mismatch. Either the actual relationship is Net-60 (in which case the books should reflect that and pricing should price the float) or Net-30 needs to be enforced (in which case payment behavior shifts). Both are valid choices; the current state is the worst of both — terms claim 30, behavior runs 60, and the gap shows up as ongoing AR aging on every report.

ESTIMATED ANNUAL OPPORTUNITY

$18,000–$28,000 annualized

CONFIDENCE

High confidence

RECOMMENDATION

Have the deciding conversation with both customers. If they're Net-60 in practice, formalize that as the contract terms and re-price the underlying work for the carry cost. If you want Net-30 behavior, communicate a 1.5% monthly late fee starting 60 days from now and apply it consistently. The lost revenue from a Net-60 reprice is typically less than the working capital cost of the current ambiguity.

MARGIN LEAK DETECTION

FINDING 05 / 05

LOW

Rush jobs not consistently priced at premium

Rush jobs (24-hour and 48-hour turnaround) are quoted at a premium 62% of the time. The other 38% are quoted at standard rates despite the operational disruption they cause.

EVIDENCE

PREMIUM APPLIED	UNDERPRICED RUSH JOBS	PERIOD REVIEWED
62%	16	Last 180 days · 41 rush jobs

ANALYSIS

Across 41 rush jobs in the review period, 25 were quoted with the standard 15% rush premium and 16 were quoted at the standard rate. The split tracks roughly to which estimator quoted the job: certain estimators apply the premium consistently, others don't. The pattern isn't customer-driven — it's operator-driven.

Rush jobs cost more to deliver: schedule disruption, overtime if required, operational risk if the deadline is missed. Pricing should reflect that consistently; right now it's a coin flip based on which estimator picks up the request.

ESTIMATED ANNUAL OPPORTUNITY

$8,000–$14,000 annualized

CONFIDENCE

High confidence

RECOMMENDATION

> Add a 'rush premium' field to your quote template that auto-populates 15% when the requested turnaround is under 48 hours, with manager override required to remove. The estimator-level inconsistency is a process gap, not a sales-skill gap; the fix is a workflow constraint, not training.

ROADMAP

Prioritized actions, sequenced.

Effort and value scored 1–5. Higher value, lower effort actions ladder to the top of each horizon. Use this as a working plan, not a contract — sequence shifts as you learn from the first implementations.

E = Effort **V** = Value

IMMEDIATE

01	Implement discount approval threshold (any discount >8% requires written justification)	E 1	V 4
02	Add rush premium auto-populate to quote template	E 1	V 2

30 DAYS

01	Have terms conversation with the two large overdue-AR customers; formalize Net-30 or Net-60	E 2	V 5
02	Establish quarterly cost-adjustment trigger for repeat customer pricing in Categories A and C	E 3	V 5

60–90 DAYS

01	Automate invoice generation from completion timestamp (Filemaker → QuickBooks)	E 3	V 4
02	Run quarterly discount review with sales team for visibility on pattern	E 1	V 3

LONGER TERM

01	Run a follow-on Customer Profitability module to surface service-load outliers and validate the customer-mix changes from the actions above	E 4	V 5

WHERE SUMMIT LABS GOES FROM HERE

Three ways we could continue, if it's a fit.

The diagnostic is the deliverable; the recommendations are yours to take anywhere — your internal team, a different vendor, or back to us. If you want Summit Labs to help build what this report recommends, these are the engagements that fit what it found.

Pricing-rule implementation engagement

Two-week engagement to embed the cost-adjustment trigger and discount-approval threshold into your quoting workflow. Includes: rule logic, integration with the Filemaker quote template, manager-override path, and a reporting dashboard for visibility.

WHY IT FITS — Directly addresses Findings 1, 2, and 5. Pricing-rule fixes have the highest impact-to-effort ratio of the recommendations.

Quote-to-cash automation buildout

Four- to six-week engagement to automate invoice generation off completion timestamp, plus a customer-segmented terms enforcement workflow (late fees, statements, collection cadence). Includes the Filemaker → QuickBooks bridge.

WHY IT FITS — Addresses Findings 3 and 4 together. The working-capital benefit shows in your AR aging within one full billing cycle.

Customer Profitability module follow-on

Eight-week extended diagnostic on customer service-load: which accounts consume support, rework, and operational capacity disproportionate to revenue. Pairs with a customer-tier decision framework.

WHY IT FITS The Snapshot diagnostic surfaced margin patterns; Customer Profitability surfaces the operational effort behind those patterns. Recommended once the immediate pricing fixes are stable (~60 days).

Schedule a scoping call.

Free 30-minute conversation to confirm whether one of the above options fits, or whether a different shape of engagement makes more sense. No pressure. No timeline tricks.

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