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FINANCE DATA TEARDOWN · FINDINGS MEMO

Meridian Facilities Group

Prepared by TWA Solution · August 2026 · Based on read-only access to QuickBooks and HubSpot · Three pages

What we looked at

You gave us read-only access to QuickBooks (invoices, payments, bills, payroll, the general ledger) and HubSpot (pipeline). We profiled 24 months of activity: roughly $15.2M in trailing-twelve-month revenue across 43 active customers, about 950 invoices, and the ledger behind them. We also reviewed how the monthly board pack is assembled today. Here is what the data says.

Finding 1: your gross margin moves 8 points month to month, and nobody can say why

> **Margin reporting mixes two businesses with different economics.**
>
> Recurring contract work and one-off project work are booked to the same revenue account with no cost allocation between them. Project-heavy months report gross margins of 38-40%; contract-only months report 30-31%. July closed at 40.1% against a trailing average near 32%.

MONTH	REVENUE	REPORTED GROSS MARGIN	PROJECT SHARE OF BILLING
April 2026	$1,295k	31.5%	6%
May 2026	$1,344k	32.7%	9%
June 2026	$1,357k	31.7%	8%
July 2026	$1,514k	40.1%	17%

The July number is not wrong, but it is not comparable to June either, and a board that congratulates you on margin expansion this month will ask hard questions when mix normalizes next month. Until project costs are allocated to project revenue, margin by service line is unknowable, and pricing decisions on both sides of the business are being made blind.

Finding 2: the board pack takes five days because every number is re-derived by hand

> **Four exports, three spreadsheets, one person who knows how they fit together.**

> The monthly close produces a P&L in QuickBooks on day 2. The board pack ships around day 7. The five days in between are exports and copy-paste: AR aging from one report, revenue by customer from another, the cash view maintained in a separate spreadsheet fed by hand.

Two consequences beyond the lost week. First, numbers disagree: we found three definitions of monthly revenue in circulation (invoiced, collected, and P&L), and they differ by up to $180k in a given month. Second, the process depends entirely on one person; when they are out, the pack is late or does not reconcile.

Finding 3: $96k of receivables is more than 90 days past due, and DSO is drifting

> **Collections visibility exists only at the moment someone runs the aging report.**
>
> Open AR stands at $2.19M. Most of it is current, but three invoices totaling $96k are past 90 days, and DSO has drifted from 31 to 37 days over the last four months as payment terms mix shifted toward 45 and 60 day customers.

AGING BUCKET	INVOICES	OPEN BALANCE
Current	61	$1,770k
1-30 days past due	11	$326k
90+ days past due	3	$96k

At your margin profile, replacing the cash tied up in that drift means roughly $450k of new billing. A weekly cash view with aging built in would surface this while it is a phone call, not a write-off conversation.

Finding 4: the 13-week cash view is a spreadsheet that trusts its author

> **Forecast inflows are typed in, not fed by the receivables that already exist.**
>
> The current cash spreadsheet projects collections as flat weekly amounts. The actual open AR, with real due dates and observable payment lags per customer, already predicts the next five weeks of inflows with far more precision, and it disagrees with the spreadsheet by six figures in two of the next six weeks. Payroll and AP timing cluster in the first week of September; the spreadsheet smooths that cluster away, which is exactly when a cash surprise would land.

Finding 5: an AI FP&A tool would choke on this data today

> **The blocker is not the tools, it is the layer underneath them.**
>
> Customer names differ between QuickBooks and HubSpot for 11 of 48 accounts, so pipeline cannot be joined to revenue without manual matching. Service lines exist only as invoice memo text. Revenue has three competing definitions and no written metric dictionary. Any AI tool pointed at this data will answer confidently and wrong, in all three of the ways above at once.

What we would do about it

All five findings share one root cause: reporting is assembled from exports instead of flowing from a governed data layer. The fix is one build, not five projects.

The foundation (fixed scope, 4 to 6 weeks)

- A warehouse you own, with tested dbt models over QuickBooks and HubSpot: one definition of revenue, margin with project cost allocation, customers matched across systems.
- One KPI dashboard: revenue, gross margin by service line, operating income, cash, DSO, with the project-mix effect visible instead of mysterious.
- A 13-week cash flow fed by actual open AR, AP, and payroll cadence, refreshed weekly without anyone re-typing inflows.
- A metric definitions document, so the next diligence process gets answers instead of archaeology.
- Every number tested in code: the build fails if revenue stops tying to the ledger, and a human reviews everything before it reaches your board.

What changes for you

- The board pack comes out of the system in hours, not five days, and it reconciles.
- Margin questions get answered by service line, with mix effects named.
- The 90+ AR conversation happens in week one, not at quarter end.
- When you are ready for an AI FP&A tool, the data underneath it will hold.

Your three options

This memo is yours whoever does the work.

OPTION	WHAT IT LOOKS LIKE
Fix it internally	This memo is the punch list: allocate project costs, consolidate the revenue definition, automate the AR feed. Your controller can run at it.
Do nothing yet	Defensible if margin questions and the five-day pack are not costing you decisions this quarter. The 90+ AR should still get a phone call this week.
Have us build the foundation	Fixed price, fixed scope, 4 to 6 weeks, on infrastructure you own. Your side of it: system access, a kickoff, and a weekly 30-minute check-in.

This is a sample memo about a fictional company, produced from generated demo data. In a real teardown, findings come from your systems, and the memo is confidential to you. TWA Solution provides analytics and decision support, not audit, assurance, tax, or investment advice.