

NAVIGATING BUSINESS HEALTH:

The North Star

Steve Bazant · Webster Pacific LLC



Vistage Decision Model

- 01 Set goals & make tradeoffs**
Between growth, profits, and lifestyle.
- 02 Diagnose financial health**
Understand what the numbers are really telling you.
- 03 Model potential investments**
To estimate financial returns before you commit.
- 04 Bring AI to your finance practice**
Do all of the above faster and with more confidence.



Steve Bazant



STRAVA

Addie B. Media



**Weatherspoon Charitable
Foundation**



Webster Pacific



FUTURE-PROOFING SMBs

CORE PRACTICE

01 Finance

Fractional CFO strategy, planning, and modeling.

02 Books

Accurate, current bookkeeping you can trust.

03 Operations

Systems and process to scale without friction.

THE AI LAYER

04 AI Training

Get your team fluent and safe with everyday AI.

05 AI Agents

Automate repetitive finance and ops work.



Beacon
by Webster Pacific



Blaire

Chief Growth Officer (AI)

Going with your Gut



An Example Vistage Company



P&L Category	P&L Value	% Change
Revenues	\$25mm	+2% Revs
Gross Margin	\$12.5mm	+2% GM
Overhead	\$10mm	-2.5% OH
Net Profit	\$2.5mm	

Profit Impact?

An Example Vistage Company



P&L Category	P&L Value	% Change	1-Yr Profit Impact
Revenues	\$25mm	+2% Revs	\$250k
Gross Margin	\$12.5mm	+2% GM	\$250k
Overhead	\$10mm	-2.5% OH	\$250k
Net Profit	\$2.5mm		TOTAL = \$750k

\$6mm Over 8 Years!

An Example Vistage Company



Fine Tuning



Calamities



Stepping Back



Agenda

- 1 Goals
- 2 The North Star Intro
- 3 YOUR North Stars
- 4 AI for Finance

.



What are you solving for?



Growth



Profits



Lifestyle

Discuss

The North Star



A single financial statement that shows the health and future of a business. It is:

1. Simple
2. More than just the P&L



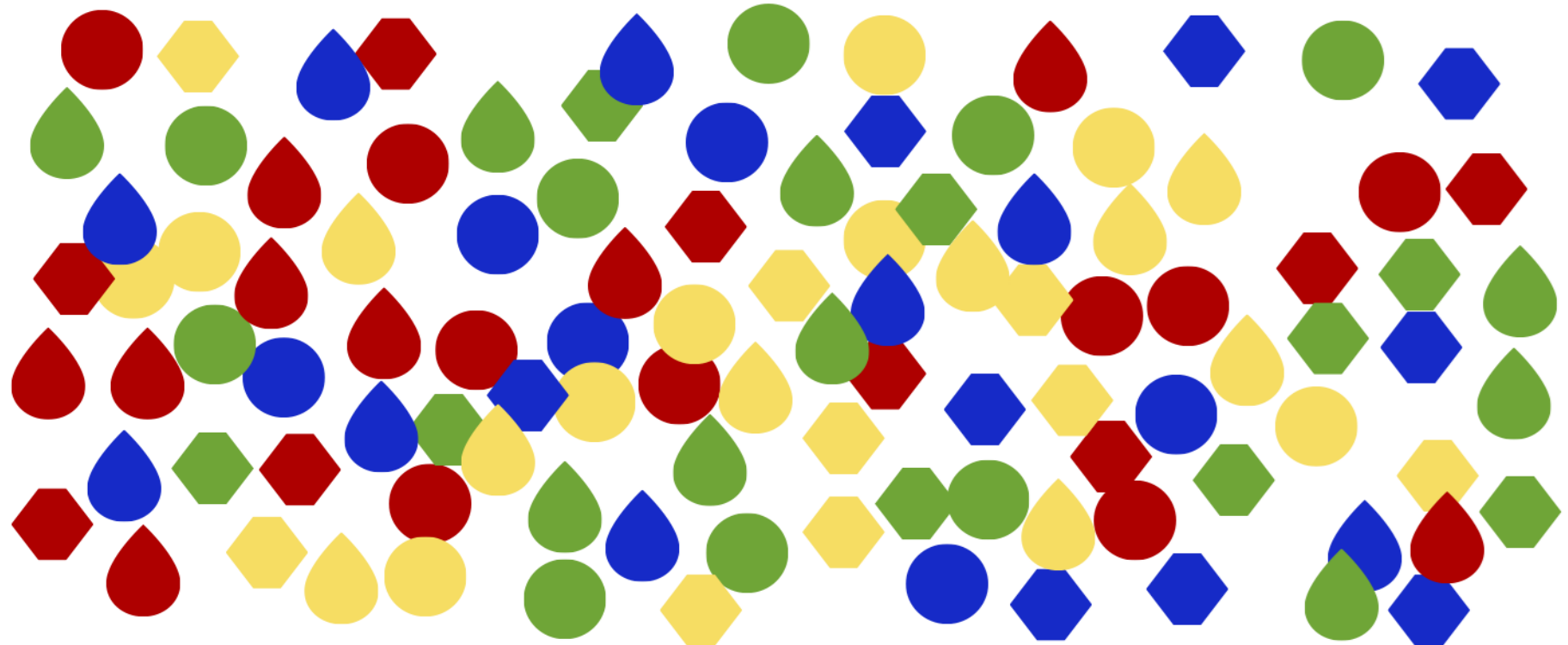
Information Design Exercise

You have 10 seconds to identify how many many red, blue and yellow circles there are are

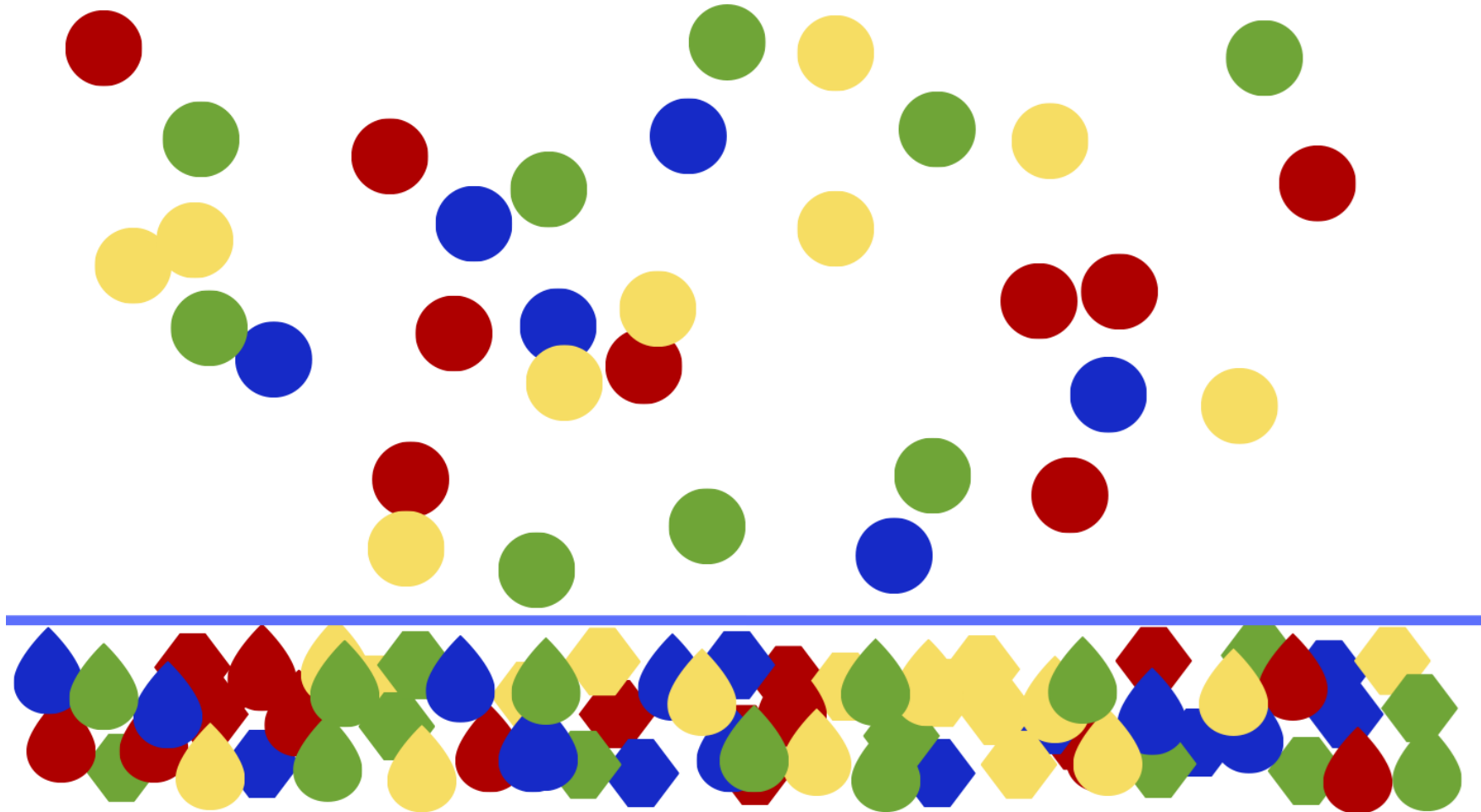
Get ready!

Source: Marc Koehler, Vistage Speaker, marc@leadwithpurpose.com

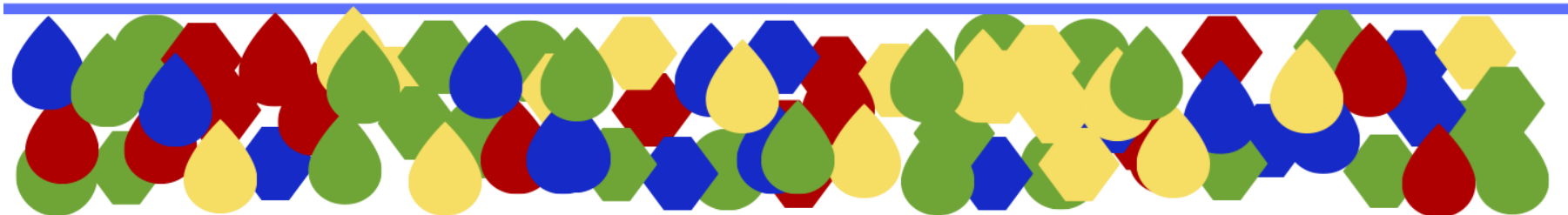
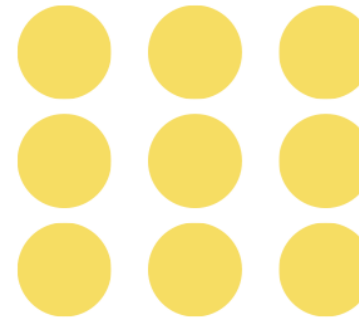
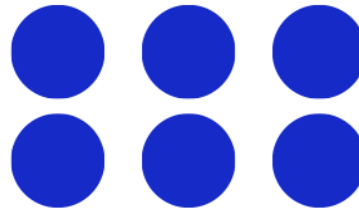
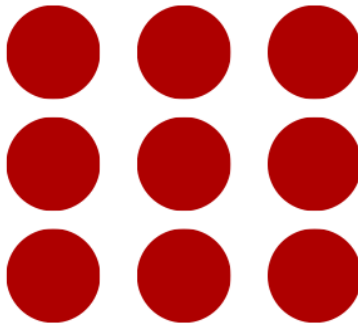
Information Design Exercise



Information Design Exercise



Information Design Exercise





Information Design Exercise

LESS
IS
MORE

Income Statement (Profit and Loss)												
XXX												
For the month ended June 30, 2025												
Account	I 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025
Income												
Department Store A Income	384.68	89,844.89	13,856.00	6,580.37	1,287.71	0.00	4,983.16	10,807.52	1,897.57	3,306.39	27,392.56	23,542.29
Consignment Sale	488.76	12,020.23	17,711.02	5,376.95	12,774.40	5,180.33	8,412.41	6,200.98	10,063.74	13,827.35	10,797.05	10,562.45
Discounts given	05.11	(17,973.74)	(10,383.74)	(7,881.22)	(225,315.90)	(14,091.40)	(5,347.57)	(5,685.08)	(12,441.02)	(23,152.86)	(32,814.45)	(64,340.82)
Exchange Adjustment	15.00	(27,102.59)	(17,437.81)	(18,383.48)	(37,064.41)	(12,751.93)	(11,451.46)	(12,911.70)	(14,645.00)	(30,785.42)	(37,202.25)	(36,123.82)
Returns Adjustment	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Store B Income											20,629.44	21,989.88
Returns	91.42	(101,307.91)	(62,642.78)	(56,794.30)	(53,589.81)	(86,526.31)	(53,272.53)	(35,907.84)	(59,820.20)	(112,505.78)	(160,277.27)	(160,342.52)
Shipping Income	401.96	13,577.14	7,451.69	5,109.38	12,057.08	6,697.89	4,111.93	11,019.83	9,639.83	12,240.13	14,737.35	18,831.48
Shopify Adjustment	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,212.82)	0.00
Shopify Sales	783.16	475,041.10	283,799.83	241,233.94	753,361.07	301,323.14	184,391.43	327,605.01	404,778.31	626,107.36	783,206.79	872,566.19
Department Store C Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wholesales	394.02	58,245.28	91,610.11	50,525.03	13,939.62	2,822.78	3,463.81	40,350.87	210,840.98	209,880.66	143,811.23	153,039.28
Total Income	201.05	502,344.40	323,764.32	225,966.67	477,429.76	202,634.50	135,291.18	341,479.61	550,314.21	698,917.83	769,067.63	839,724.41
Cost of Goods Sold												
Fees: Paypal	382.02	123,425.32	52,219.74	56,317.87	372,301.05	79,521.03	48,136.28	109,069.22	221,746.06	269,237.70	324,602.32	300,660.84
Fees: Shopify	317.92	2,189.54	939.85	682.02	124.73	62.46	69.02	181.89	104.62	182.53	240.43	412.79
Fees: Stripe	344.13	15,144.29	7,055.58	8,036.79	15,113.39	8,136.62	5,541.12	10,101.72	11,326.01	16,049.73	18,680.49	23,550.75
Fulfillment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Inventory COGS Adjustment	398.15	29,954.31	28,352.00	30,913.37	27,128.09	25,642.14	25,642.14	29,707.97	27,362.52	33,236.00	32,215.55	34,160.24
Packaging	0.00	225.00	323.00	308.88	0.00	0.00	(46,893.02)	0.00	0.00	0.00	0.00	0.00
Shipping	0.00	225.00	323.00	308.88	0.00	0.00	808.47	1,333.46	546.93	1,803.45	1,300.47	503.99
Total Cost of Goods Sold	427.67	41,131.67	34,970.82	20,915.36	31,134.29	31,031.14	14,590.08	18,297.88	7,866.25	4,903.42	10,979.48	46,658.75
Gross Profit	361.16	290,274.27	199,903.33	108,794.40	31,628.21	58,241.11	87,197.09	172,787.47	281,361.82	374,005.00	381,048.89	433,777.05
Gross Margin	73%	42%	38%	52%	93%	71%	36%	49%	49%	46%	50%	48%
Operating Expenses												
401K Expense - employer share	323.08	0.00	0.00	0.00	0.00	4,877.90	282.50	1,230.76	1,230.76	1,823.07	0.00	1,877.18
Advertising & Promotion: Affiliates	300.00	5,000.00	2,000.00	1,000.00	5,000.00	3,000.00	2,000.00	3,000.00	4,000.00	4,000.00	5,000.00	7,000.00
Advertising & Promotion: X Ads	394.22	34,850.80	37,334.03	28,002.21	39,127.38	24,527.53	22,887.27	24,730.87	46,002.75	67,999.74	86,001.37	74,009.29
Advertising & Promotion: Y Ads	341.08	27,227.70	7,885.64	12,014.42	299.45	9,157.34	9,508.82	7,068.48	23,221.70	35,329.29	43,848.65	58,315.95
Advertising & Promotion: Z	389.82	2,079.53	2,079.53	2,139.42	3,195.50	1,894.45	1,747.46	98.00	3,556.15	2,287.75	2,538.17	2,543.81
Bank Charges & Fees	199.95	(0.02)	14.99	15.00	0.00	50.64	0.00	150.00	(0.03)	0.00	3.99	(3.27)
Bank Revaluations	57.74	(38.85)	(18.89)	18.24	0.55	1.66	0.74	(0.69)	(0.91)	(2.66)	(0.57)	(1.05)
Contractors	0.00	257.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contractors: Content Creation	390.51	10,252.94	16,185.36	8,474.03	11,388.12	7,186.86	14,711.75	7,891.32	14,710.28	21,616.01	7,698.95	2,023.90
Contractors: Controller and Data Analysis	300.00	9,677.50	8,500.00	8,500.00	7,722.50	7,341.25	9,128.75	8,050.00	8,050.00	6,781.25	7,471.25	6,836.25
Contractors: Digital Marketing	339.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	0.00	6,000.00	0.00
Contractors: Public Relations	300.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Contractors: Tax and Accounting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contractors: Web Development	0.00	1,000.00	0.00	7,000.00	7,000.00	7,000.00	14,719.00	13,000.00	11,894.50	6,000.00	0.00	1,000.00
Contractors: Wholesale	300.00	9,010.84	3,500.00	3,500.00	4,523.93	3,500.00	4,143.84	4,200.00	3,500.00	3,500.00	6,500.00	13,950.00
Contractors: Head of Marketing											6,000.00	
Depreciation Expense	271.36	271.36	271.36	271.36	271.36	271.36	271.36	271.36	271.36	271.36	271.36	132.47
Holiday Gift						219.96	0.00	0.00	0.00	257.64	0.00	0.00
Insurance	306.43	354.75	103.07	103.07	1,215.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Expense	334.29	14,605.68	14,552.39	14,498.92	14,445.44	16,049.64	8,350.33	26,904.37	17,064.89	20,370.75	17,791.28	17,737.81
Inventory Write-off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Legal & Professional Services	0.00	0.00	(3,979.77)	0.00	0.00	3,000.00	2,000.00	228.00	0.00	1,000.00	0.00	0.00
Marketing: Model Fees	0.00	0.00	1,200.00	200.00	0.00	0.00	0.00	3,000.00	0.00	0.00	0.00	0.00
Marketing: Pop-Up Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Meals & Entertainment	306.70	138.92	388.31	1,508.80	458.01	454.74	646.23	659.79	260.88	348.49	648.29	580.15
Office Expenses	0.00	4.46	0.00	42.01	13.67	1,376.18	31.73	0.00	0.00	152.40	0.00	66.59
Office Supplies	233.94	458.19	250.66	473.29	127.05	350.78	857.25	3,063.37	0.00	1,031.15	1,570.45	5,127.73
Office Supplies & Software Transactions	0.00	0.00	967.75	1,875.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expense	0.00	1,508.19	0.00	0.00	0.00	135.00	0.00	0.00	0.00	0.00	0.00	0.00

So, if you have the P&L, isn't that enough?



Are these businesses the same?

		Brewery 1		Brewery 2	
		2024	2025	2024	2025
Modified P&L and Free Cash Flow	Revenues (\$M)	\$ 30.0	\$ 35.0	\$ 30.0	\$ 35.0
	Gross Margin (\$M)	\$ 12.0	\$ 14.0	\$ 12.0	\$ 14.0
	Gross Margin (%)	40%	40%	40%	40%
	OPEX	\$ 10.0	\$ 11.7	\$ 10.0	\$ 11.7
	EBITDA (\$M)	\$ 2.0	\$ 2.3	\$ 2.0	\$ 2.3
	EBITDA Margin	7%	7%	7%	7%



Are these businesses the same?

		Brewery 1		Brewery 2	
		2024	2025	2024	2025
Modified P&L and Free Cash Flow	Revenues (\$M)	\$ 30.0	\$ 35.0	\$ 30.0	\$ 35.0
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	Gross Margin (%)	40%	40%	40%	40%
	OPEX	\$ 10.0	\$ 11.7	\$ 10.0	\$ 11.7
	EBITDA (\$M)	\$ 2.0	\$ 2.3	\$ 2.0	\$ 2.3
	EBITDA Margin	7%	7%	7%	7%

Brewery 1:

- Opened a new location
- Bought equipment
- Bought extra inventory
- Took on Debt

Brewery 2:

- Did not



Are these businesses the same?

		Brewery 1		Brewery 2	
		2024	2025	2024	2025
Modified P&L and Free Cash Flow	Revenues (\$M)	\$ 30.0	\$ 35.0	\$ 30.0	\$ 35.0
	Gross Margin (\$M)	\$ 12.0	\$ 14.0	\$ 12.0	\$ 14.0
	Gross Margin (%)	40%	40%	40%	40%
	OPEX	\$ 10.0	\$ 11.7	\$ 10.0	\$ 11.7
	EBITDA (\$M)	\$ 2.0	\$ 2.3	\$ 2.0	\$ 2.3
	EBITDA Margin	7%	7%	7%	7%
	Δ Oper. Working Cap. (\$M)	\$ (2.0)	\$ (1.0)	\$ - .0	\$ (0.4)
	CAPEX (\$M)	\$ (2.5)	\$ (1.5)	\$ (0.5)	\$ (0.5)
	Debt (P+I) (\$M)	\$ (1.0)	\$ (1.3)	\$ (0.3)	\$ (0.3)
	Taxes (\$M)	\$ - .0	\$ - .0	\$ (0.4)	\$ (0.5)
Free Cash Flow (Levered)		\$ (3.5)	\$ (1.5)	\$ 0.8	\$ 0.7

The North Star

Digital Ad Agency - DEMO

Celeste Ad Agency



Celeste Ad Agency

What's The Story?

Handout
Page 1

White
board

		2023	2024	2025
		Actual	Actual	Actual
Modified Income Statement	Revenues (Fixed-Fee Retainers)	\$ 20.0	\$ 20.0	\$ 21.0
	less: Delivery Payroll (W2)	\$ 10.0	\$ 12.0	\$ 12.0
	Gross Margin	\$ 10.0	\$ 8.0	\$ 9.0
	Gross Margin (%)	50%	40%	43%
	OPEX	\$ 8.0	\$ 9.0	\$ 9.0
	EBITDA	\$ 2.0	\$ (1.0)	\$ -
	EBITDA Margin	10%	(5%)	0%
	Δ Oper. Working Cap.	\$ (0.3)	\$ -	\$ (1.5)
	CAPEX	\$ (0.2)	\$ (0.8)	\$ (0.2)
	Debt (P+I)	\$ (0.2)	\$ (0.2)	\$ (0.3)
	Taxes	\$ (0.5)	\$ -	\$ -
	Free Cash Flow (Levered)	\$ 0.8	\$ (2.0)	\$ (2.0)
Balance Sheet	Cash	\$ 2.0	\$ 1.0	\$ 0.5
	Accounts Receivable	\$ 2.5	\$ 2.5	\$ 4.0
	Other Current Assets (Prepays)	\$ 0.5	\$ 0.5	\$ 0.5
	Long Term Assets	\$ 1.0	\$ 1.5	\$ 1.4
	Total Assets	\$ 6.0	\$ 5.5	\$ 6.4
	Current Liabilities (except LOC)	\$ 2.5	\$ 2.5	\$ 2.5
	Current LOC Debt	\$ -	\$ 1.0	\$ 2.5
	Long Term Debt	\$ 0.5	\$ 0.5	\$ 0.5
	Total Liabilities	\$ 3.0	\$ 4.0	\$ 5.5
	Earnings	\$ 4.5	\$ 3.0	\$ 2.4
Ratios	Owner Contribution/Draw (net)	\$ (1.5)	\$ (1.5)	\$ (1.5)
	Total Equity	\$ 3.0	\$ 1.5	\$ 0.9
KPIs	Current Ratio	2.0	1.1	1.0
	Quick Ratio	1.8	1.0	0.9
	Debt to Equity Ratio	1.0	2.7	6.1
	Retainer Clients (#)	25	23	24
	Avg Revenue per Client (\$K)	800	870	875
	Utilization (%)	72%	60%	65%
	Client Retention (%)	92%	84%	90%



		2023	2024	2025	
		Actual	Actual	Actual	
Modified Income Statement	Revenues (Fixed-Fee Retainers)	\$ 20.0	\$ 20.0	\$ 21.0	← Slow sales growth
	less: Delivery Payroll (W2)	\$ 10.0	\$ 12.0	\$ 12.0	
	Gross Margin	\$ 10.0	\$ 8.0	\$ 9.0	
	Gross Margin (%)	50%	40%	43%	← Gross margin erosion
	OPEX	\$ 8.0	\$ 9.0	\$ 9.0	
	EBITDA	\$ 2.0	\$ (1.0)	\$ -	← Growing OPEX
	EBITDA Margin	10%	(5%)	0%	
	Δ Oper. Working Cap.	\$ (0.3)	\$ -	\$ (1.5)	
	CAPEX	\$ (0.2)	\$ (0.8)	\$ (0.2)	
	Debt (P+I)	\$ (0.2)	\$ (0.2)	\$ (0.3)	
	Taxes	\$ (0.5)	\$ -	\$ -	
	Free Cash Flow (Levered)	\$ 0.8	\$ (2.0)	\$ (2.0)	← Cash flow problems
Balance Sheet	Cash	\$ 2.0	\$ 1.0	\$ 0.5	
	Accounts Receivable	\$ 2.5	\$ 2.5	\$ 4.0	← Growing AR
	Other Current Assets (Prepays)	\$ 0.5	\$ 0.5	\$ 0.5	
	Long Term Assets	\$ 1.0	\$ 1.5	\$ 1.4	
	Total Assets	\$ 6.0	\$ 5.5	\$ 6.4	
	Current Liabilities (except LOC)	\$ 2.5	\$ 2.5	\$ 2.5	
	Current LOC Debt	\$ -	\$ 1.0	\$ 2.5	← Rising debt
	Long Term Debt	\$ 0.5	\$ 0.5	\$ 0.5	
	Total Liabilities	\$ 3.0	\$ 4.0	\$ 5.5	
	Earnings	\$ 4.5	\$ 3.0	\$ 2.4	
Ratios	Owner Contribution/Draw (net)	\$ (1.5)	\$ (1.5)	\$ (1.5)	
	Total Equity	\$ 3.0	\$ 1.5	\$ 0.9	
Ratios	Current Ratio	2.0	1.1	1.0	← Poor liquidity
	Quick Ratio	1.8	1.0	0.9	
	Debt to Equity Ratio	1.0	2.7	6.1	
KPIs	Retainer Clients (#)	25	23	24	
	Avg Revenue per Client (\$K)	800	870	875	
	Utilization (%)	72%	60%	65%	← Utilization challenge
	Client Retention (%)	92%	84%	90%	

		2023	2024	2025	2026
		Actual	Actual	Actual	Budget
Modified Income Statement	Revenues (Fixed-Fee Retainers)	\$ 20.0	\$ 20.0	\$ 21.0	\$ 24.0
	less: Delivery Payroll (W2)	\$ 10.0	\$ 12.0	\$ 12.0	\$ 13.0
	Gross Margin	\$ 10.0	\$ 8.0	\$ 9.0	\$ 11.0
	Gross Margin (%)	50%	40%	43%	46%
	OPEX	\$ 8.0	\$ 9.0	\$ 9.0	\$ 8.6
	EBITDA	\$ 2.0	\$ (1.0)	\$ -	\$ 2.4
	EBITDA Margin	10%	(5%)	0%	10%
	Δ Oper. Working Cap.	\$ (0.3)	\$ -	\$ (1.5)	\$ 0.5
	CAPEX	\$ (0.2)	\$ (0.8)	\$ (0.2)	\$ (0.2)
	Debt (P+I)	\$ (0.2)	\$ (0.2)	\$ (0.3)	\$ (0.4)
Balance Sheet	Taxes	\$ (0.5)	\$ -	\$ -	\$ (0.3)
	Free Cash Flow (Levered)	\$ 0.8	\$ (2.0)	\$ (2.0)	\$ 2.0
	Cash	\$ 2.0	\$ 1.0	\$ 0.5	\$ 1.0
	Accounts Receivable	\$ 2.5	\$ 2.5	\$ 4.0	\$ 3.5
	Other Current Assets (Prepays)	\$ 0.5	\$ 0.5	\$ 0.5	\$ 0.5
	Long Term Assets	\$ 1.0	\$ 1.5	\$ 1.4	\$ 1.3
	Total Assets	\$ 6.0	\$ 5.5	\$ 6.4	\$ 6.3
	Current Liabilities (except LOC)	\$ 2.5	\$ 2.5	\$ 2.5	\$ 2.5
	Current LOC Debt	\$ -	\$ 1.0	\$ 2.5	\$ 1.0
	Long Term Debt	\$ 0.5	\$ 0.5	\$ 0.5	\$ 0.5
Ratios	Total Liabilities	\$ 3.0	\$ 4.0	\$ 5.5	\$ 4.0
	Earnings	\$ 4.5	\$ 3.0	\$ 2.4	\$ 3.8
	Owner Contribution/Draw (net)	\$ (1.5)	\$ (1.5)	\$ (1.5)	\$ (1.5)
KPIs	Total Equity	\$ 3.0	\$ 1.5	\$ 0.9	\$ 2.3
	Current Ratio	2.0	1.1	1.0	1.4
	Quick Ratio	1.8	1.0	0.9	1.3
	Debt to Equity Ratio	1.0	2.7	6.1	1.7
KPIs	Retainer Clients (#)	25	23	24	26
	Avg Revenue per Client (\$K)	800	870	875	923
	Utilization (%)	72%	60%	65%	70%
	Client Retention (%)	92%	84%	90%	92%

Grow sales

Add fewer people per new revs

Cut OPEX

Cash flow through operating profits and AR collection

Pay down debt

Liquidity improves

Growing client base and avg revs

Utilization improvements





Next Dollar Analysis

(\$millions)	2026	2027	26 to 27
Revenues	\$20.0	\$21.0	\$1.0
Gross Margin	\$10.0	\$10.5	\$0.5
Gross Margin (%)	50%	50%	0.0%
OPEX	\$9.0	\$9.3	\$0.3
EBITDA	\$1.0	\$1.2	\$0.2
EBITDA Margin (%)	5.0%	5.7%	20%
EBITDA Multiple	6	6	0
Company Value (EBITDAx)	\$6.0	\$7.2	\$1.2

Show & Tell 

Your North Stars

AI for Finance



7 Ground Rules for AI in your Business

01

Enterprise tools only

Company-approved platforms — never personal accounts.

02

Know the no-fly zone

No PII, banking data, passwords, or client secrets.

03

Control connectors & agents

Vet every API, MCP connector, and agent first.

04

Read freely, write carefully

Generous with read access — stingy with write.

05

Watch for prompt injection

Untrusted content can hijack the model — stay wary.

06

Human in the loop

AI proposes; a person reviews and decides.

07

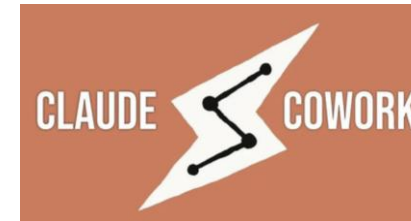
Own your work

You're accountable — verify before it ships.



Where to Start?

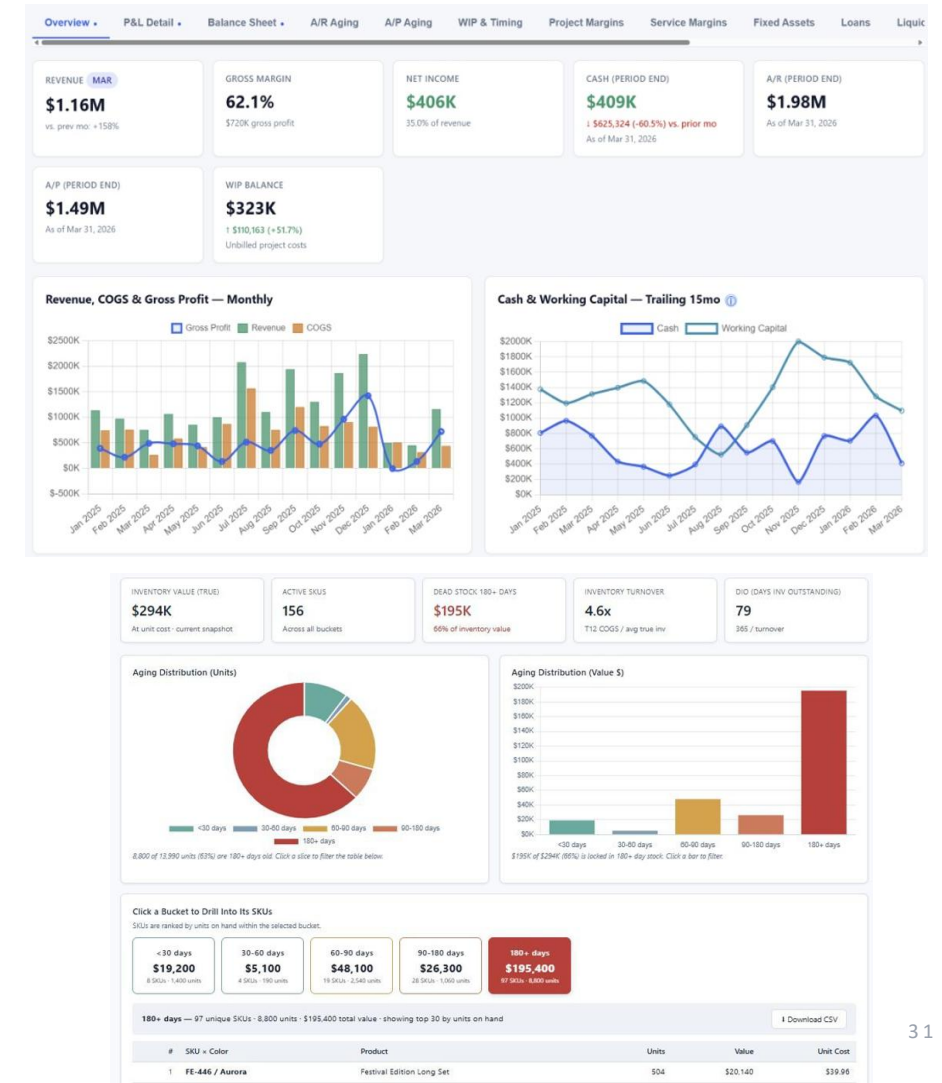
1. Use AI in Excel or Gsheets
2. Work in folders/projects
3. Connect directly to QBO/ERP
(read only to start)
4. Dashboards - Live artifacts, Canvas
5. Agents - AP inbox monitoring, model updates, cost allocations
6. Digital employee



What to Try?



1. Transaction cleanup and categorization
2. PDF conversion (Bills, Invoices, etc.)
3. Summaries, dashboards and presentations
4. Understanding margins
5. Model building > cash flow, 3-statement
6. AP, AR, and ordering workflows



Scorecard

Actionable Takeaways

- 1. Establish Your North Star:** Develop your own North Star to describe the health of your business. Use it to pinpoint where the issues lie and outline your goals.
- 2. Analyze where to spend your next dollar:** Be precise about the changes you make to your business by evaluating necessary returns on your investment.
- 3. Bring AI into your finance practice:** Start with a few ground rules, then point AI at the data you already have and use it in your workflow.

The logo for VISTAGE, featuring the word "VISTAGE" in a bold, dark blue, sans-serif font, centered within a white rectangular box.

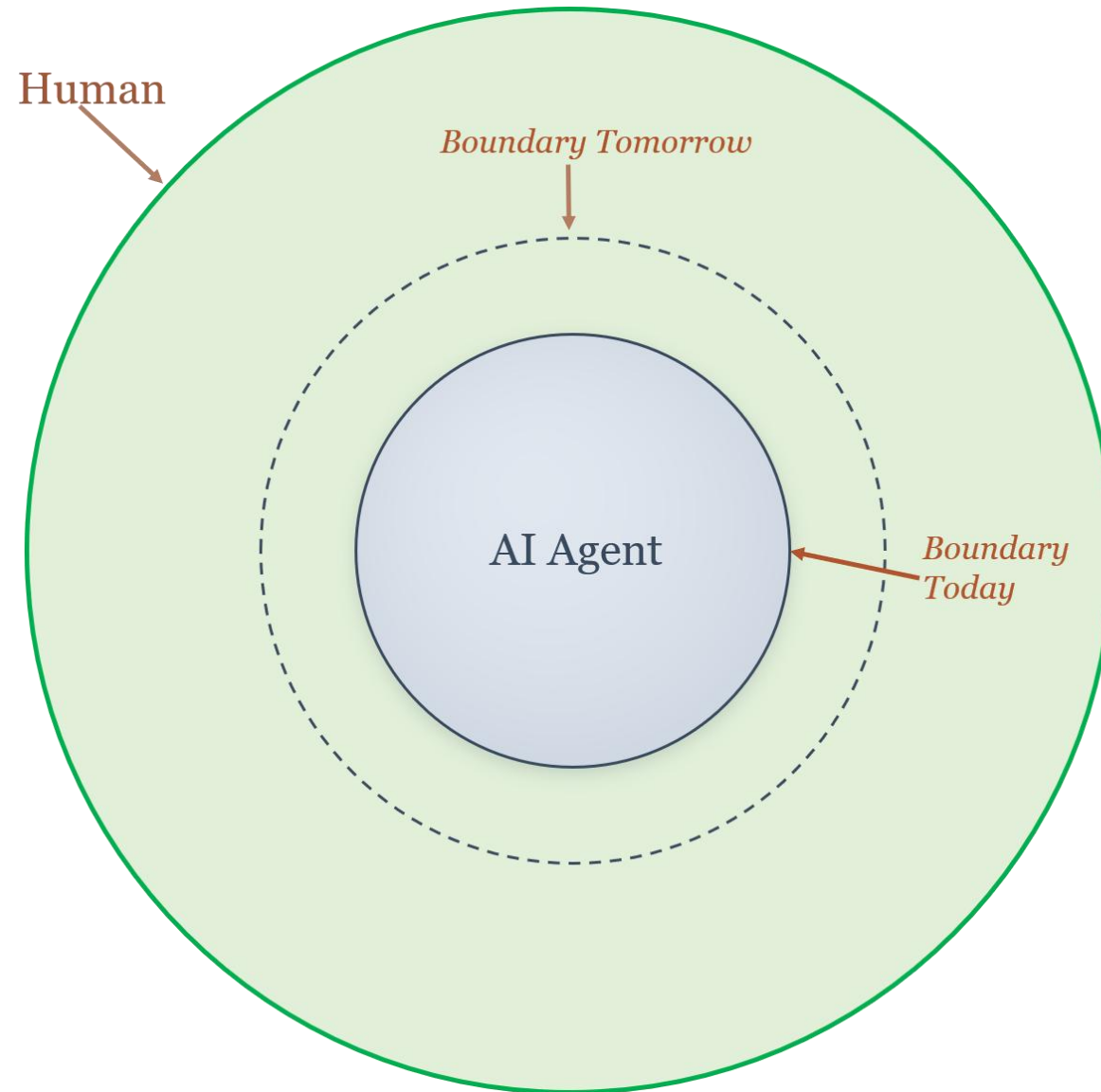
Your feedback is important to everyone in the Vistage community.
Please take a moment to share your feedback about today's session.



VISTAGE

Appendix

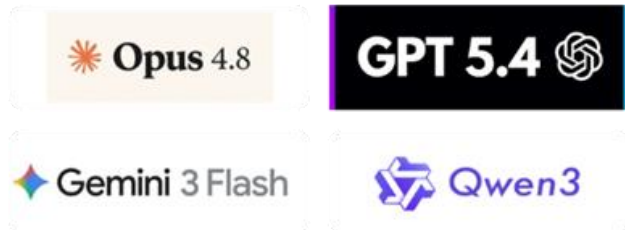
AI Boundary Sensing - @NateBJones



Models vs Harnesses



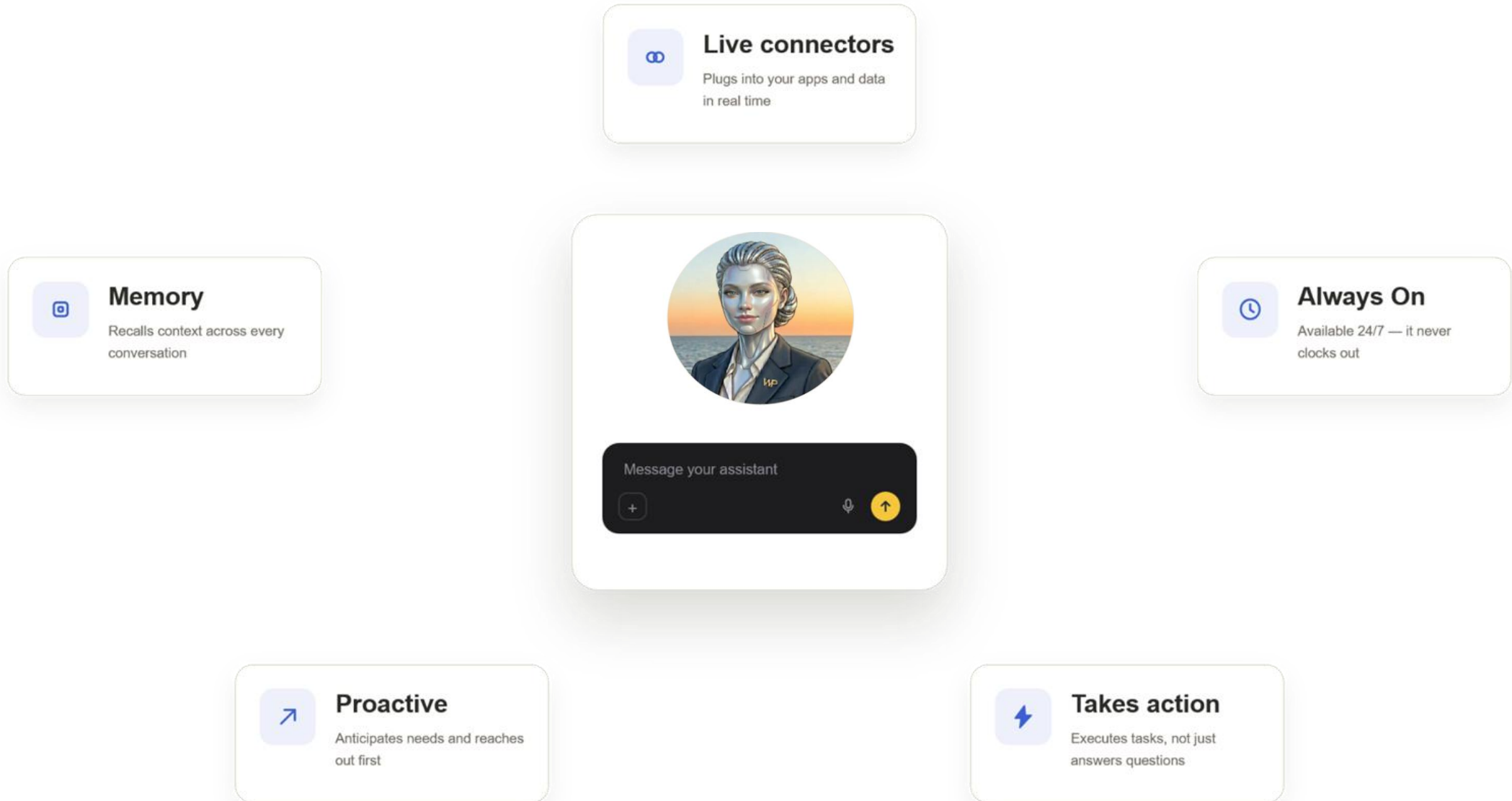
LLM is the power
Constantly improving, wider context etc...



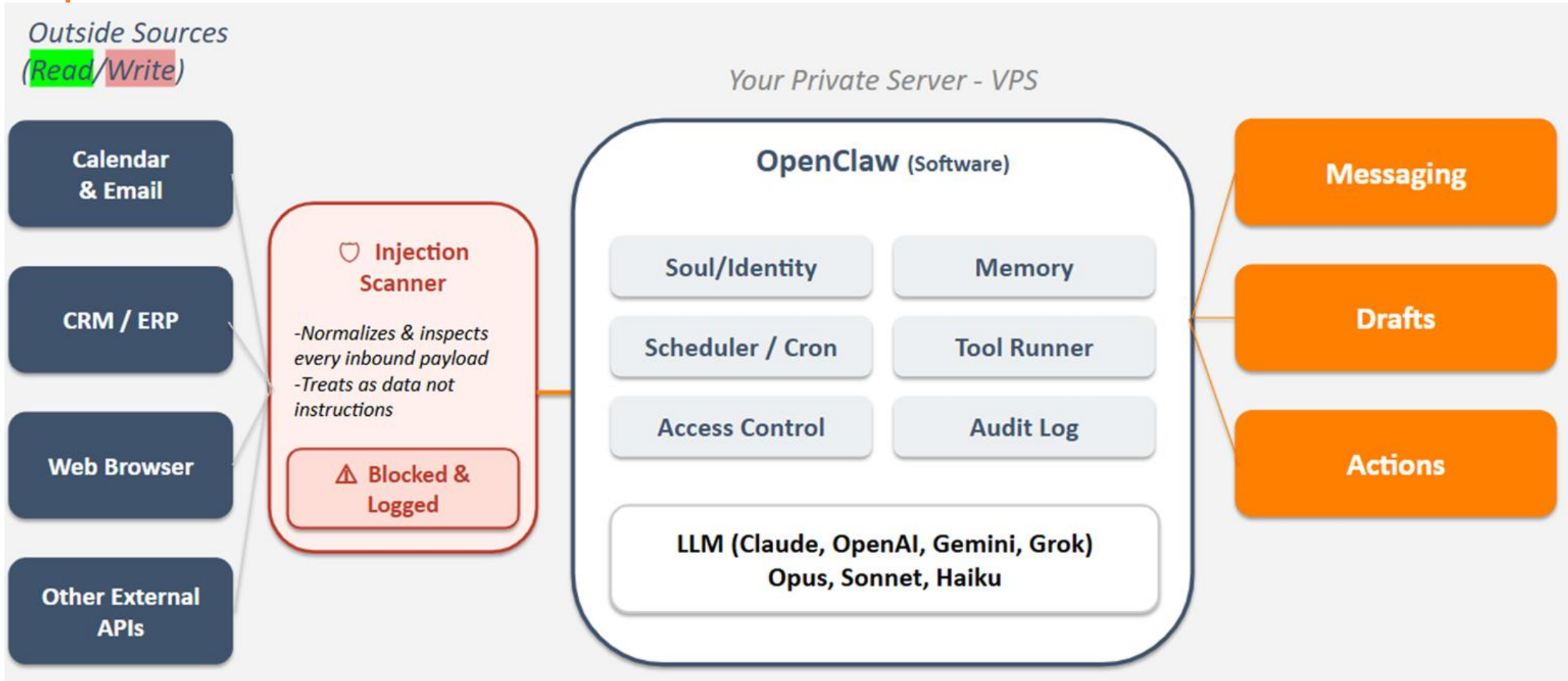
The harness makes it actionable
Data connections, workspaces, reporting,
collaboration



Agents



OpenClaw Structure



OpenClaw MD Files

S

Soul.md

Who the agent is: identity, personality, hard rules

M

Memory.md

Long-term knowledge, loaded every session automatically. Combined with daily logs – (short-term) notes, context.

A

Agents.md

Operating instructions: how the agent behaves, session protocol

U

User.md

Who the humans are that the agent works with

T

Tools.md

External system credentials and integration config

H

Heartbeat.md

Scheduled periodic checks the agent runs on its own

Beacon

CORE CAPABILITIES

1 Collaborative AI

Lives inside Slack or Teams — your whole team works with the same agent.

3 Proactive, Not Reactive

Watches the background and flags what matters — before you ask.

5 WP-Hosted & Managed

We handle the hosting, upkeep, and model upgrades — you just use it.

2 Memory & Soul

Retains context across sessions, personalized to your business.

4 Live Data Access

Reads and writes to your business systems in real time.

6 You Set the Rules

OpenClaw is open by design. We help lock it down where it matters.

 #beacon-ai-agent Your AI analyst — always on

 **Marketing Manager** 9:14 AM

Hey Beacon — can you check how our ad spend looks this month? Feels like performance is off.

 **Beacon** 9:14 AM

On it. Here's this month vs. last:

CHANNEL	SPEND	ROAS	VS. LAST
Platform A	\$24,800	3.8×	+12%
Platform B	\$18,200	1.9×	-9%

Platform A is outperforming. Recommend shifting ~20% of Platform B budget there. Want me to draft the change request?

 **Marketing Manager** 9:15 AM

Yes please, and cc the ops lead.

 **Beacon** 9:15 AM

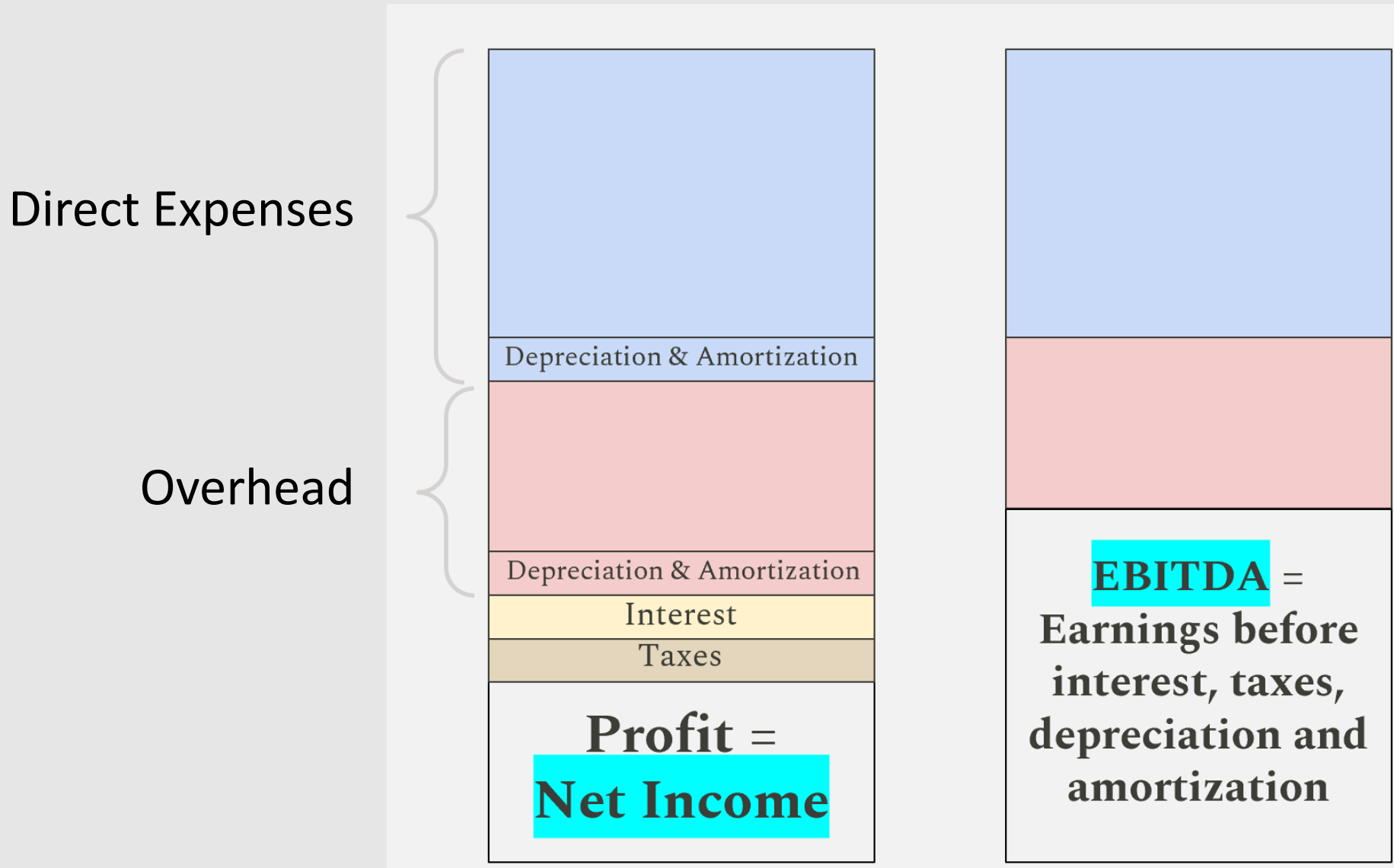
Done. Change request drafted and sent to the ops lead. I'll flag if the new allocation shows improvement by end of week.

Message #beacon-ai-agent

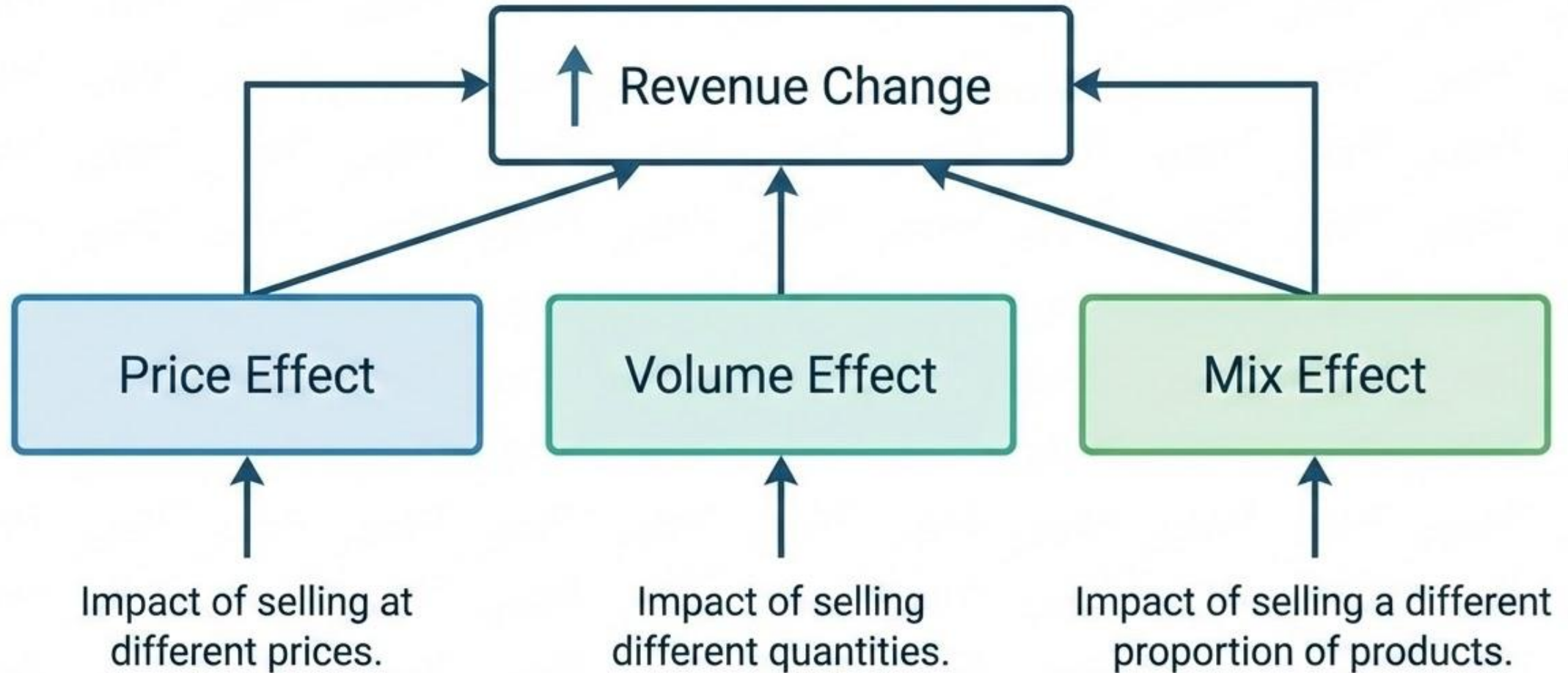
3 Statement Overview

	Income Statement	Balance Sheet	Cash Flows
Timing	Period	Snapshot	Period
Basic Formula	Revenues - COGS - Overhead = Profit	Assets = Liabilities + Equity	Operating Cash + Investing Cash + Financing Cash = Net Cash Flow

Net Income vs EBITDA



Price Volume Mix (PVM) Analysis



North Star Financial Notes

- Make the North Star your own!
 - Services business might not break out inventory, Nonprofits may overhaul this (statement of activities, restricted revs, etc.)
- Could add in Budget rows below actuals
- Δ CAPEX: Change in CAPEX - For example, equipment purchased in a given year less the equipment sold.
- Δ Op Working Capital Note: Change in operating working capital. Exclude changes in short-term debt (LOC or credit card balances) and cash. Only include changes in inventory, AR, AP, and accrued expenses.
- Debt Note: These are mandatory debt payments: required principal repayments and all interest payments.
- Taxes Note: If your business is an LLC, you may choose to include a hypothetical corporate tax rate, use your historical tax impact, or just leave it blank.
- Cash Flow Note: We are choosing to focus on levered free cash (adjusted for required debt payments) because this represents bottom-line cash available to ownership.

North Star Definitions

- (Liq.) Current Ratio - Current assets / current liabilities:
 - Ability to pay short-term obligations with current assets. Target: 1.5 to 3
- (Liq.) Quick Ratio - Remove inventory from Current.
- (Solvency) Debt to Equity Ratio - Total liabilities / Total shareholder equity
- Inventory Turnover - Cost of Sales / Avg Inventory Balance
- Sales Efficiency - Revenues / Selling costs. Selling costs - salespeople salaries, commissions, trade shows, direct marketing expenses, etc.
- Return on Assets (ROA) - Net Profit or EBITDA / Total Assets
- Debt (P+I) - Long-term debt principal and all interest (long and short-term)