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A BUILDER APPROACH TO MINDSET, PURPOSE, AND PERSONAL STRENGTH

STEVE BEAMAN

THE BIG
DIAGNOSTIC
TOOLKIT

Eight Practical Tools for Clarity, Control, and Execution

STEVE BEAMAN

A BUILDERS INTELLIGENCE GROUP PUBLICATION

The BIG Diagnostic Toolkit

Eight Practical Tools for Clarity, Control, and Execution

Published by Builders Intelligence Group.

This book is part of the Independent American Series: practical, optimistic, and built for the people who carry the responsibility of payroll, customers, and risk. Any "value range estimate" described in these pages is a planning exercise, not a formal appraisal or certified valuation.

Throughout this book, Builder describes women and men who create more value than they consume and accept responsibility for what comes next.

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For the Builders who carry payroll,
customers, and risk —
and still choose clarity over noise.

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PREFACE

The Clarity Advantage

Most independent businesses do not fail because the owner ran out of grit. They fail because the owner ran out of clarity.

The modern environment is a standing assault on it: shifting customers, inflation, expensive money, technology that reinvents itself between breakfast and lunch, and a regulatory apparatus that has never once had to make a Friday payroll. In that weather, more effort is not the answer. Effort without clarity is just a faster way to get lost. The answer is better decisions, made sooner — and this toolkit is built around a single operating idea:

Clarity + Control + Execution = Momentum.

Each tool in this book takes one complex area of your business and reduces it to a practical signal. Not a sixty-page report — a signal. Once you have signal, you can pick priorities. Once you pick priorities, you can execute. And once you execute, you gain the most underrated asset in business: earned confidence, the kind that comes from evidence rather than pep talks.

Use these tools three ways. As a self-check when you feel the drift. As a quarterly discipline that keeps the business tight. And as a team language — a shared scoreboard, so that everyone is arguing about the same facts instead of trading impressions.

And remember: the goal is not a perfect score. Nobody frames a diagnostic. The goal is to find the few moves that will produce the next ninety-day win — and then make them.

How to Use This Book

- Start with the BIG Clarity Score to find your top three gaps.
- Run the deeper tool on each gap to find root causes.
- Choose three priorities for the next 90 days — and ignore the rest on purpose.

- Measure weekly. Adjust monthly. Repeat quarterly.

One note on coaching before we begin. Tools create clarity, but clarity does not automatically create execution — a scoreboard never won a game by itself. If you want help turning your results into an accountable, week-by-week plan, that is precisely what the BIG Coaching Circle exists to do: priorities, targets, cadence, and follow-through.

CHAPTER ONE

The BIG Clarity Score

The BIG Clarity Score is your ten-minute business health scan — a walk around the whole property before you decide which fence to fix.

It measures the six pillars that determine whether you are building momentum or leaking it: Strategy, Cash, Sales, Team, Operations, and Tech. The output is an overall score from 0 to 100, a score for each pillar, and a Top 3 list of priorities for the next ninety days. The score is broad by design, because it answers one blunt question: where is this business most likely to break under pressure — or stall under opportunity?

What Each Pillar Measures

- Strategy — focus, positioning, and decision discipline.
- Cash — visibility, runway, collections, and margin awareness.
- Sales — lead flow, pipeline coverage, and process.
- Team — role clarity, accountability, and owner dependence.
- Operations — execution rhythm and process maturity.
- Tech — tool integration, automation, and data cleanliness.

The 1-to-5 Rating Method

Rate each statement from 1 to 5: a 1 means not true or chaotic, a 3 means somewhat true, a 5 means disciplined and consistent. The point is honesty, not ego. A flattering diagnosis is worth exactly what it costs to produce.

Scoring

- Pillar score (0–100) = ((Pillar total − 4) ÷ 16) × 100
- Overall score (0–100) = ((Overall total − 24) ÷ 96) × 100

Reading Your Score

- 85–100: strong foundation — optimize and scale.
- 70–84: good business with clear gaps — tighten the systems.
- 55–69: at risk — stop the leaks and focus execution.
- Below 55: critical — stabilize cash and priorities immediately.

Your Top 3 for the Next 90 Days

Your priorities come straight from your lowest pillars. Do not try to fix everything — pick the lowest three pillars, find the lowest one or two questions inside each, and define one ninety-day priority per pillar with a weekly measure. Three priorities is a plan. Five is a wish list.

Common Traps

- Turning the score into a debate instead of a decision.
- Choosing more than three priorities (anything above three is usually fantasy).
- Measuring monthly what should be measured weekly.
- Trying to solve a cash problem with a marketing project.

How BIG Helps

The Coaching Circle turns your Top 3 into a cadence: a one-page 90-day plan, a weekly scorecard, and peer accountability that survives contact with real life.

Where is the business most likely to break? Find out on paper — before reality volunteers to show you.

CHAPTER TWO

Cash Flow Runway

Cash flow is oxygen, and your runway is how long you can operate before you must make decisions while gasping.

This tool converts cash ambiguity into a single number — months of runway — and identifies the levers that extend it. Runway is not simply cash in the bank divided by expenses; it is a forward-looking view that includes receivables timing, payables timing, gross margin, and debt service. A man who knows his runway makes decisions in the daylight. A man who does not makes them at midnight, at midnight prices.

What It Measures

- Cash on hand and liquid reserves.
- Monthly fixed costs — rent, base payroll, insurance, debt service.
- Variable costs and gross margin assumptions.
- Accounts receivable and collection speed.
- Accounts payable and payment terms.

The 60-Day Cash View

The runway number is most powerful when paired with a simple 60-day forecast. You do not need perfect forecasting; you need visibility. List expected inflows by week — collections and new sales. List expected outflows by week — payroll, rent, vendors, taxes, debt. Update it weekly, and hunt for the gaps while they are still small enough to fix cheaply.

The Runway Formula

- Net burn = (fixed costs + variable costs) − gross profit collected.
- Runway (months) = cash on hand ÷ net burn.

Start with a conservative burn rate. If revenue is volatile, run the stress test with your worst three months — the forecast that flatters you is the one that will fail you.

Four Levers That Extend Runway Fast

- Speed up collections: tight invoicing cadence, follow-up, deposits.
- Improve gross margin: raise price, reduce discounting, cut waste.
- Reduce fixed costs: pause, renegotiate, eliminate.
- Convert lumpy cash needs into terms: vendor terms, staged projects.

90-Day Priority Plays

- Build a weekly cash dashboard: cash, AR, AP, payroll, debt service.
- Create a collections rhythm — daily or twice weekly.
- Identify your top three margin leaks and fix them.
- Negotiate terms with your top five vendors.

How BIG Helps

Coaching turns runway awareness into disciplined behavior: a weekly cash review, action lists, and accountability — so that cash is never again a surprise.

Runway is the difference between deciding under pressure and deciding under panic.

CHAPTER THREE

Sales Pipeline Health

A healthy pipeline is not a feeling. It is arithmetic — lead flow, conversion, deal size, and cycle time.

Optimism has its place in selling, but it makes a poor bookkeeper. This tool answers the most dangerous question in business, the one most owners prefer not to ask out loud: if nothing changes, will you hit your targets?

What It Measures

- Lead flow quality and consistency.
- Conversion rate by stage.
- Sales cycle length.
- Average deal size and margin.
- Pipeline coverage ratio — how much pipeline you hold versus your goal.

The Coverage Ratio

- Coverage ratio = pipeline value in the next 90 days ÷ revenue target for the next 90 days.

A simple standard: you generally want three to five times coverage of your next-ninety-day goal. If your close rate is low or your cycle is long, aim closer to five. Anything less is hoping — and hope, as we established in another book, is not a forecasting method.

Common Bottlenecks

- Not enough leads — the top of the funnel is thin.
- Leads are unqualified — wrong offer or wrong audience.
- Follow-up is inconsistent — no cadence.
- Proposals do not close — weak value story or pricing confusion.

90-Day Priority Plays

- Pick one or two lead channels and work them weekly, not randomly.
- Define your stages and the required action at each one.
- Create a follow-up cadence: day 1, 3, 7, 14, 30.
- Track leads, meetings, proposals, and closes — weekly.

How BIG Helps

In the Coaching Circle, your pipeline becomes a scoreboard: weekly numbers, weekly adjustments, and peer accountability that makes sales a system instead of a mood.

If nothing changes, will you hit the target? The pipeline already knows. Go ask it.

CHAPTER FOUR

Pricing Power and Margin

Pricing is leadership, and margin is freedom.

This tool shows you whether you have pricing power — and where you have been giving it away with a smile. It also reveals which parts of your offering deserve focus and which deserve pruning, because not every dollar of revenue is worth what it costs to earn.

What It Measures

- Gross margin by offering.
- Discount frequency — and the real reasons behind it.
- Customer sensitivity to price versus value.
- Competitive alternatives and differentiation strength.
- Operational costs that erode margin: rework and scope creep.

The Signals of Pricing Power

Pricing power shows up in behavior, not in brochures. You have it when customers accept increases, upsell easily, and do not demand endless customization. The specific signals:

- You can raise prices 5–10% without losing your best customers.
- You win deals on value, not on being the cheapest bid in the pile.
- Your ideal customers come back — and bring their friends.

Margin Leaks to Hunt

- Discounting to close, instead of strengthening the offer.
- Scope creep without change orders.
- Low-margin work consuming your highest-talent time.
- Rework caused by unclear specs or weak process.

90-Day Priority Plays

- Run a top-20 customer and top-10 product margin review.
- Create three packages — good, better, best — to reduce custom pricing.
- Write a simple price-increase script, and use it.
- Install change-order discipline to stop scope creep cold.

How BIG Helps

The Coaching Circle helps you align pricing with positioning, tighten your offers, and protect margin with consistent sales language and boundaries that hold.

Every discount is a decision about what your work is worth. Make it on purpose or it will be made for you.

CHAPTER FIVE

Hiring Readiness

Hiring is not a growth strategy. It is an investment decision — and like every investment, it can be made at the wrong time, in the wrong instrument, for the wrong reason.

This tool assesses whether your business is ready to add people without adding chaos, cost, and disappointment in equal measure. Before you hire, answer one question with complete honesty: are you hiring to solve a capacity problem, or a system problem? If demand is real, process exists, and bandwidth is maxed — that is a capacity hire, and it is leverage. If there is no clarity, no process, and no accountability, a new person does not solve the system problem. He becomes its newest victim.

What It Measures

- Role clarity: what success looks like at 30, 60, and 90 days.
- Process maturity: how work is handed off and evaluated.
- Onboarding readiness: training and expectations.
- Management bandwidth: who coaches, and who holds accountable.
- Culture and retention: whether good people want to stay.

The First-90-Days Plan

- Write a one-page role scorecard: mission, outcomes, KPIs.
- Define three must-win outcomes by day 90.
- Assign a manager or coach with weekly check-ins.
- Document the top five tasks — and how they are actually done.

90-Day Priority Plays

- Create role scorecards for your top three roles, even if you are not hiring.

- Build an onboarding checklist and standard training resources.
- Fix your meeting cadence and accountability rhythm first.
- Identify the one hire that removes the biggest bottleneck.

How BIG Helps

The Coaching Circle can help you decide whether to hire, which role to hire, and how to onboard — so the new person becomes leverage instead of overhead.

A great hire into a broken system produces a broken great hire. Fix the system first.

CHAPTER SIX

Customer Concentration Risk

A business can look perfectly healthy on paper and still be fragile as glass, if a small number of customers control its fate.

Customer concentration is one of the most common hidden threats to independent businesses — and one of the easiest to measure, which makes ignoring it especially expensive. The arithmetic takes ten minutes. The consequences of skipping it can take years.

What It Measures

- Your top customer as a percentage of revenue.
- Your top three and top five as a percentage of revenue.
- Revenue predictability: recurring versus project-based.
- Contract terms and renewal risk.
- Switching costs and competitive alternatives.

Simple Risk Thresholds

These are not moral judgments — a big customer is a blessing. They are risk signals, and they deserve to be read as coolly as a weather report:

- Top 1 customer above 20% of revenue: elevated risk.
- Top 3 customers above 40%: high risk.
- Top 5 customers above 60%: critical risk.

How Concentration Hurts You

- Negotiating power quietly crosses the table to the customer.
- A single churn event destroys the forecast.
- Hiring and investment decisions become bets on someone else’s loyalty.
- Your valuation multiple usually declines — buyers punish fragility.

90-Day Priority Plays

- Set a diversification target for the next 90 days.
- Build a non-top-customer lead channel and work it weekly.
- Create referral plays aimed at your best customer profile.
- Add contract discipline: renewal dates, terms, notice periods.

How BIG Helps

The Coaching Circle helps you build a diversification plan that is realistic rather than aspirational: pipeline targets, outreach cadence, and offer refinement.

When one customer is a fifth of your revenue, he is not just a customer. He is a silent partner — and he can dissolve the partnership without notice.

CHAPTER SEVEN

AI Readiness

AI is not magic. It is leverage — and leverage amplifies whatever it is attached to, including chaos.

This tool measures whether your business is ready to use AI and automation in ways that save time, reduce errors, and improve the customer experience — without breaking your operations in the process. The first law of the subject is simple: you cannot automate chaos. You can only automate a process, which means the process has to exist first.

What It Measures

- Process clarity — the prerequisite for everything else.
- Data cleanliness: customer lists, CRM fields, documents.
- Tool-stack integration: where data moves, and where it stalls.
- Use-case maturity across admin, sales, support, and operations.
- Risk readiness: security, privacy, permissions.

Where AI Usually Pays First

Most independent businesses get their first wins from gloriously boring use cases — the ones that give you back admin hours:

- Email drafting and follow-up templates.
- Meeting notes, summaries, and action lists.
- FAQ and customer-support drafting.
- Content repurposing: notes to posts, posts to newsletters.
- Basic workflow automation: lead intake, scheduling, invoicing prompts.

The AI Readiness Ladder

- Level 0: no process, scattered tools, unreliable data.

- Level 1: basic processes and a clean customer list.
- Level 2: standardized workflows and simple automations.
- Level 3: an integrated stack and AI-assisted operations.

90-Day Priority Plays

- Map one workflow end to end — lead to cash.
- Clean one core dataset: the CRM or customer list.
- Choose three automations that each save at least two hours a week.
- Set simple AI rules: what is allowed, what is not, where data may go.

How BIG Helps

In the Coaching Circle, you focus on practical, safe AI wins: workflow mapping, automation selection, and the accountability to actually implement rather than admire.

The businesses winning with AI are not the cleverest. They are the clearest. Clarity first — then leverage.

CHAPTER EIGHT

The Value Range Estimate

Every owner deserves a clear answer to a simple question: what is my business worth — and what would raise the number?

This chapter gives you a value range estimate for planning purposes, built on the market drivers that actually move valuation multiples. Let us be plain: this is not a certified valuation, and it does not pretend to be. It is a decision tool — and for most owners, it is the first honest look they have ever taken at the question.

What It Measures

- Earnings base: SDE or EBITDA.
- Revenue quality: recurring versus project, concentration, contract strength.
- Owner dependence: can the business run without you?
- Growth rate and predictability.
- Industry risk and competitive moat.

A Practical Range Method

Start with an earnings measure — SDE is common for owner-operated businesses. Apply a multiple range based on quality factors.

- Value range = earnings × multiple range.
- Example: $300k SDE × 2.5 to 3.5 = $750k to $1.05M.

Multiple Drivers You Can Control

Here is the encouraging part: most of what moves the multiple is within your reach. Buyers pay premiums for durability, and durability is built, not lucked into.

- Reduce customer concentration.
- Create repeatable lead flow and a documented sales process.
- Improve margin and stabilize cash flow.

- Document operations and reduce owner dependence.
- Build a management layer or clear delegation.

90-Day Priority Plays

- Compute your SDE or EBITDA honestly — the buyer certainly will.
- Score yourself on five drivers: concentration, recurring revenue, process, team, margin.
- Pick two drivers to improve in the next 90 days.
- Track the progress — valuation improves through discipline, not through hoping.

How BIG Helps

The Coaching Circle helps you build a value-acceleration plan: the weekly moves that improve the quality of earnings and retire the risk factors buyers punish.

A business that runs without you is worth more than one that cannot — in dollars, and in freedom.

CONCLUSION

Your 90-Day Clarity Plan

If you do nothing else with this book, do this: choose three priorities and execute them for ninety days.

Independent business owners tend to attack problems with intensity when what the problem wanted was focus. These tools are built to replace intensity with discipline: measure the right things, choose the right moves, and repeat. Here is the whole loop, on one page of your mind:

- Run the BIG Clarity Score.
- Identify your lowest three pillars.
- Run the deeper diagnostic on each.
- Choose three priorities and set weekly measures.
- Review weekly. Adjust monthly. Reset quarterly.

Do that, and disruption becomes survivable — and occasionally, for the prepared, profitable. The owner who runs this loop four times a year is not guessing about his business. He is governing it.

When to Join the Coaching Circle

If your overall score is below 70, if cash visibility is weak, or if you feel stuck despite honest effort, you are a strong candidate for the Coaching Circle. The goal is simple: turn clarity into execution with a weekly cadence and accountability that does not let go.

Choose three priorities. Execute for ninety days. Win the quarter. Then do it again.

APPENDIX A

One-Page Scorecards

Use these one-page scorecards in a notebook or a shared spreadsheet, and update them weekly. A scorecard nobody updates is a decoration.

- Cash Scorecard: cash on hand, AR, AP, payroll, debt service, runway.
- Sales Scorecard: leads, meetings, proposals, closes, pipeline coverage.
- Execution Scorecard: top 3 priorities, weekly actions, owners, due dates.

APPENDIX B

The 90-Day Plan Template

Write this on one page. If it will not fit on one page, it is not yet a plan — it is a memo.

Outcome (one sentence)

- By [date], we will achieve [measurable outcome].

Top 3 Priorities

- Priority 1 — weekly measure; weekly actions.
- Priority 2 — weekly measure; weekly actions.
- Priority 3 — weekly measure; weekly actions.

Constraints to Watch

- Cash. Capacity. Time.

Weekly Review (15 minutes)

- Scoreboard, wins, bottlenecks, next actions.

The independent business owner is one of the most important and least celebrated figures in American life. You create opportunity, train people, serve customers, and absorb risk that never makes the news. This toolkit exists to do one thing: help you lead all of that with clarity.

ABOUT THE AUTHOR

Steve Beaman

Steve Beaman is an entrepreneur, author, and broadcaster known as The Voice of the Independent American. He started out selling cookware at seventeen, went broke at twenty-five, and spent the four decades since building, losing, and rebuilding — in brokerage, institutional research, and technology, including co-founding Chicago Investment Analytics, sold to Charles Schwab in 2000. Through Builders, he equips independent business owners to thrive in a changing world, anchored in faith, freedom, and responsibility.

Learn more at builderintelligencegroup.com.

ABOUT BUILDERS INTELLIGENCE GROUP

The Builder Operating Manual for Independent Business

Builders Intelligence Group exists to provide independent business owners with practical intelligence, proven systems, objective research, and a community of Builders committed to creating more value than they consume.

Through the Builder Operating Manual, Builder Briefs, the Research Room, the Evaluation Laboratory, Master Classes, Coaching Circles, the Guild Hall, and the Builders Summit, BIG equips business owners with the tools needed to build stronger companies and stronger lives.

The future isn't inherited. The future is built.