

Fix the financials before the mandate, not after the QoE.

Decisive

FRACTIONAL CFO · SEATTLE

You know how a deal gets re-traded: the seller's numbers can't hold up to the buyer's diligence, and the price gets re-cut. Decisive Finance finds what diligence will re-price while there's still time to fix it. We take no piece of any transaction, so your mandate and your relationship stay yours.

WHAT THE SCAN FINDS BEFORE A BUYER DOES

Add-backs that won't survive a buyer's read.

Believability gaps: a trailing twelve built for the tax return and the closed month, not for diligence.

A sale price is a multiple times earnings. We work both numbers: believable numbers protect the multiple from diligence discounts, and decision-grade numbers grow the earnings it multiplies.

HOW IT WORKS WITH YOUR CLIENT

The 48-hour read, free through you. Your client sends three reports: monthly P&L and balance sheet for the last 24 months, plus whichever sales or margin report they actually read. In 48 hours they get one page: where a buyer's diligence is likely to push, and what it would take to confirm it. No charge, no meeting required.

If the read shows exposure, the 14-day Sellable-Numbers Scan. It puts dollars on what diligence would re-price and on where the value expansion lives. From \$10,000, fixed. At least 3x the fee in owner-accepted value, in 14 days, or the client pays nothing.

Then the clock. The trailing-twelve clock doesn't start until the numbers are true. Every month you wait moves the sale date a month.

What you can expect from us. Same-day acknowledgment when you make an intro. The read goes to your client in 48 hours, and you hear the outcome from us within the week, with your client's OK. We never charge you, never pay you, and never go around you.

What we don't do. We don't sell companies, find buyers, or promise a price or a multiple. Fees are fixed before we begin.

To make an intro: email russell@decisive.finance with your client copied. We reply the same day.

Owner dependence: a company that runs on the owner's memory, not on a system.

Concentration: a customer, vendor or channel a buyer will price as risk.

TEAM

Russell Fette, Founder and Managing Partner

Founded Decisive in 2022. Four years as in-house CFO and Head of Growth at Pathwright, an EdTech SaaS company, through 40% year-over-year platform growth and a 4x EBITDA improvement. Earlier: FP&A manager at JPMorgan Chase, Microsoft, and Deloitte Consulting, CFO Services. Economics, Whitman College, Phi Beta Kappa.

Chris Koo, Director of Finance

JPMorgan alum, with finance roles at Citi, Synchrony and Imprint. Cut credit-portfolio decisions from weeks to days and halved reporting lag on a \$76B banking portfolio. Financial Mathematics, Lehigh University.

Payal Halani, Finance Analyst

Runs the analysis layer of every engagement, from ledger detail to the reconciliation of actuals against forecast.

RECENT WORK

- A \$25M consumer products manufacturer whose owner didn't trust the P&L behind the bankers' estimate; the work roughly doubled the modeled exit value.
- A \$15M manufacturer whose largest customer was its least profitable; margins moved from 15% to 22%.
- A \$30M services firm: \$380K of working capital recovered and the monthly close cut from 22 days to 3, in 90 days.

Client results anonymized.