

Some customers pay you. Some cost you.

Decisive

FRACTIONAL CFO · SEATTLE

You know the owner: revenue's up, profit isn't, and the cash is tighter than it should be. Every owner can tell you revenue. Few can tell you which customers and jobs make the profit. Decisive Finance finds it, in dollars, before the next big call is made on a guess. We take no piece of any transaction and never go around you, so your relationship stays yours.

WHAT THE DIAGNOSTIC FINDS BEFORE THE NEXT BIG CALL

Customers that cost money: the account that looks biggest and earns the least.

Trapped cash: receivables, inventory and vendor terms holding cash the P&L says you have.

Revenue leakage: pricing, discounts and billing that let margin slip out unseen.

Numbers that arrive too late: a monthly close that lands weeks late and can't say which work made money.

Your books tell you what happened. They can't tell you what to do next. We build the numbers an owner can decide from, and the same numbers hold up if a buyer ever calls.

HOW IT WORKS WITH THE OWNER YOU SEND

The 48-hour read, free through you. The owner sends three reports: monthly P&L and balance sheet for 24 months, plus whichever sales or margin report they actually read. In 48 hours they get one page: what's trapped, in dollars, and what it would take to confirm it. No charge, no meeting required.

If the read shows money on the table, the 14-day Decision Diagnostic. It shows which products, customers and jobs make money, where the recoverable cash and margin sit, and what to decide first. From \$10,000, fixed. At least 3x the fee in owner-accepted value, in 14 days, or the client pays nothing.

Then the rhythm. The 90-Day Decision Resolution puts the Financial Rhythm System™ in place. If the owner is selling, the Sellable-Numbers Scan runs the same 14 days through a buyer's eyes.

What you can expect from us. Same-day acknowledgment when you make an intro. The read goes to the owner in 48 hours, and you hear the outcome within the week, with the owner'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 and tied to the value created.

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

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 \$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.
- 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.

Client results anonymized.