Fictional example. Harbour Street Bakehouse Ltd is a made-up business. This is what a Business Metrix report looks like; none of it is real.

Business report

Report 1 · 28/11/2026 · Data confidence 100 out of 100

How the business is doing

Overall the business is rated red. Sales peaked at £49,800.00 in June and have eased since, with October revenue at £44,500.00, which is below the break-even estimate of £48,452.38. Gross margin has slipped from 48% in April to 42% in October, and wages and overheads have kept creeping up, so October ended in a net loss (-£1,660.00) after several profitable months. Cash is the main cushion at £119,147.99, rated amber, though it covers only about 2.6 months of running costs and you have told us a tax or VAT bill is coming. Your biggest customer is a large share of sales. What matters most: stop margin leaking through packaging costs and unchanged prices, recover the repeated supplier payment, and win back lost sales.

Business health: Needs attention	
Profitability	Needs attention
Growth	Needs attention
Cash	Keep an eye on this
Customers	Keep an eye on this
Operations	Looking healthy

Strengths, weaknesses, opportunities and threats

Strengths

Customers who stay [Measured]
Every customer from the month before bought again in October (100% repeat rate), and 98% of last month's revenue was kept from those customers. The problem is more about winning and replacing business than about customers drifting away.

A real cash cushion [Measured]
Cash at bank is £119,147.99. It grew through most of the year and has dipped only slightly in the last two months, so there is time to fix the problems before cash becomes tight.

Weaknesses

Margin has been squeezed [Calculated]
Gross margin has fallen from 48% in April to 42% in October. Prices are unchanged and cost rises have been absorbed, and the owner worries that margins are too thin.

Trading below break-even [Calculated]
October's net profit was -£1,660.00, and revenue of £44,500.00 is below the break-even estimate of £48,452.38. Break-even has risen each month since last winter.

Reliance on a few customers [Calculated]
Your biggest customer is 37.5% of revenue, and the five biggest account for 61.3%. Losing one of them would hurt quickly.

No new customers coming in [Measured]
No new customers have been recorded since February 2026, so the customer base is not being refreshed while sales fall.

Opportunities

Reset prices line by line [You told us]
Prices have not been moved while costs rose, so a careful, targeted price review could rebuild margin without needing more sales.

Lock in repeat contracts [You told us]
Many customers already buy through repeat contracts or subscriptions. Renewals are a natural moment to agree longer terms and price-review clauses.

Grow direct online orders [General knowledge]
A small online ordering service already exists for regular customers. Promoting it to more local businesses could add sales that do not depend on a few large accounts.

Threats

A competitor is taking business [You told us]
The owner believes a competitor has taken business over the last few months. If the competitor keeps winning customers on price or service, sales could fall further.

Supplier price rises [You told us]
The packaging supplier put prices up, and with prices unchanged for customers, further supplier increases would squeeze margin again.

Upcoming tax or VAT bill [You told us]
A tax or VAT bill is due in the next few months while the business is making a loss. The timing and size need checking with a qualified accountant.

Rising input costs generally [General knowledge]
Ingredient, energy and fuel prices can move quickly for food producers, which could add further pressure on margins.

What may be behind it

These are possible explanations, not certainties.

Sales have fallen for several periods [Calculated]

The owner believes a competitor has taken business. The drop in customer numbers in the summer, and the absence of any new customers since, could mean some accounts moved to the competitor and nothing has replaced them. Remaining customers may also be ordering a little less per order.

You keep less from each sale [Calculated]

Prices have stayed the same while the cost of making the products has risen. The owner said the packaging supplier raised prices, and cost rises have been absorbed. A shift in what sells, towards lines with thinner margins, could also be part of the story.

Less of your sales is left as profit [Calculated]

Profit has fallen because three things happened together: sales eased, margin on each sale fell, and wages and overheads kept rising. The October result may also include a repeated supplier payment that the owner says was a mistake.

What to do, in order

1. Plan for the tax or VAT bill and tidy up overdue invoices

Risk · How sure we are: Medium · Your decision: Accepted, due 12/12/2026

The owner said a tax or VAT bill is coming (a233). Cash at bank is £119,147.99, enough for about 2.6 months of running costs (s54), and October made a net loss of -£1,660.00 (m9).

What to do	The owner and bookkeeper should confirm the amount and due date of the bill this week and add it to a week-by-week cash forecast for the next quarter, including any supplier refund. Ask the accountant to confirm the figures. If paying on time looks difficult, speak to a qualified accountant or adviser before the due date. Also check the overdue invoice list against the money owed, correct any errors and chase genuinely late customers politely.
Why it may be happening	The size and due date of the bill are not known, so it is unclear how much of the cash cushion is already committed. Separately, the overdue invoice figure looks larger than the money owed figure, which could point to a recording problem or to older unpaid invoices.
What you could gain	No surprises on cash, earlier warning if cash gets tight, and a more trustworthy picture of what customers owe.
How to measure it	A cash forecast updated each month, the lowest forecast cash balance, and the overdue list agreeing with the money owed figure.
Cost	Owner's and bookkeeper's time; accountant may charge a fee that varies
Effort	Small (a few hours)
Risk	The bill may be larger or sooner than expected. Tax and VAT matters need advice from a qualified professional, not just this report.
Aim to do it within	14 days
It would help to know	Amount and due date of the tax or VAT bill; Why the overdue invoice figure looks larger than money owed; Any other large payments due in the next few months

2. Recover the repeated supplier payment and check delivery spend

Problem · How sure we are: High · Your decision: In progress, due 05/12/2026

Delivery and fuel spending was £4,129.60 in October against an average of £2,060.48 before (s50), and two payments of £2,064.80 went to the same supplier in mid-October (s52). The owner said one was a mistake that has not yet been raised (a230), and was not sure whether the jump was expected (a229).

What to do	The owner or whoever pays suppliers should contact the supplier this week, explain that one payment was made in error, and ask for a refund or a credit note against the next invoice, keeping the reply in writing. Then go through the October delivery and fuel transactions line by line to confirm nothing else is unusual. Going forward, have a second person approve supplier payments above an agreed amount.
Why it may be happening	The jump in delivery and fuel spending may be mostly the repeated payment itself, because the extra amount matches the two payments added together. It could also include some genuine extra deliveries.
What you could gain	Money returned to the business, a more accurate view of true delivery costs, and less chance of the same mistake happening again.
How to measure it	A refund or credit note received, and the delivery and fuel line back in line with earlier months in the next set of figures.
Cost	Owner's or bookkeeper's time only
Effort	Small (a few hours)
Risk	The supplier may be slow to respond, or the second payment may turn out to cover a genuine extra delivery, in which case no refund is due.
Aim to do it within	7 days
It would help to know	Which supplier was paid twice and what the invoices show; Whether the supplier has already issued a credit

3. Review prices and margin for each product line

Problem · How sure we are: Medium · Your decision: Rejected

Gross margin was 48% in April and 42% in October (m4). The owner said prices are unchanged and cost rises have been absorbed (a232), and thin margins are one of the owner's main worries (o67). What you sell is also shifting between product lines (s49).

What to do	The owner, with whoever does the costing, should work out ingredient, packaging and delivery cost for each product line and rank the lines by margin. Plan targeted price rises or portion and pack changes for the thinnest-margin lines, giving customers proper notice in line with their agreements. Start with new or non-contract customers. Check what the competitor charges before fixing the new prices.
Why it may be happening	Cost rises that have not been passed on may explain most of the squeeze. A move in sales towards lines with thinner margins could also be contributing.
What you could gain	A higher margin on each sale, without needing extra volume.
How to measure it	Gross margin each month, and margin by product line compared with the April level.
Cost	Owner's time only
Effort	Medium (a few days)
Risk	Customers may push back or move to the competitor, so raise prices line by line and watch order volumes closely.
Aim to do it within	30 days
It would help to know	Current cost per item for each product line; Contract terms on price changes for repeat customers; Competitor price levels
Reason for rejecting	We already review our prices every spring.

4. Win back lost sales and reduce reliance on a few customers

Problem · How sure we are: Medium · Your decision: Done, due 27/01/2027

Revenue has fallen for 3 months in a row, down 6.9% in total (s47), and the owner believes a competitor has taken business (a228). The number of customers fell from 24 to 21 in July (m22), no new customers have been added since February 2026 (m31), and the biggest customer is 37.5% of revenue (s48).

What to do	The owner should personally speak to the biggest customers and to those who stopped ordering, to find out what the competitor offers on price, range, reliability or service. Agree a targeted offer or service improvement for accounts at risk. Open early renewal talks with the biggest customer. Set a simple monthly target for new enquiries from local cafes, delis and hotels and review progress each month.
Why it may be happening	Some customers who left in the summer may have gone to the competitor, and nothing new has replaced them. Relying on a few large accounts means any loss shows up quickly in the figures.
What you could gain	Stops the slide in sales, reduces the damage if one large customer left, and begins to rebuild the customer base.
How to measure it	Monthly revenue, number of active customers, number of new customers and the biggest customer's share of revenue.
Cost	Owner's time; any offers would reduce margin, so keep them targeted
Effort	Large (weeks)
Risk	Discounting to win customers back could worsen margin, so only offer what the product-line costings show you can afford.
Aim to do it within	60 days
It would help to know	Which customers left and what they said; What the competitor offers; Which customers are due to renew contracts soon

5. Get packaging costs back under control

Problem · How sure we are: Medium

Spending on Packaging has gone up in each of the last 3 months, from £3,484.90 to £4,348.13 (up 24.8%), while sales went down 6.9% (s51). The owner said the supplier put prices up (a231).

What to do	The owner or production lead should ask for competing quotes on the main packaging items and go back to the current supplier with those quotes, asking them to hold or reduce prices in return for regular volume. Check whether pack styles or sizes can be simplified without hurting presentation, and start tracking packaging cost per item sold each month.
Why it may be happening	The supplier price rise the owner mentioned is the most likely driver. Pack styles that are more expensive than needed, or wastage, could also be adding to it.
What you could gain	Slower or stopped growth in packaging spending, which helps gross margin recover.
How to measure it	Packaging cost per item sold, tracked monthly and compared with the months before the supplier price rise.
Cost	Owner's time only
Effort	Medium (a few days)
Risk	Cheaper packaging could affect quality or presentation for cafe and hotel customers, and changing supplier could disrupt deliveries.
Aim to do it within	21 days
It would help to know	Current packaging prices compared with a year ago; How much packaging is wasted or damaged

6. Hold wage costs until margin recovers

Problem · How sure we are: Medium

Wages were £15,400.00 in October (m5), which is 34.6% of revenue (m11), compared with 29.3% in June (m11). Staff numbers rose from 11 to 12 in May (m36), and revenue has eased since mid-year.

What to do	The owner should compare the rota with order volumes by day and check overtime. Pause new hires and non-essential pay changes until margin recovers. Take advice from a qualified employment adviser before changing anyone's hours or contracts.
Why it may be happening	Wages have risen every month since April while sales have eased. The extra member of staff, pay increases or overtime could now be running ahead of the volume being baked and sold.
What you could gain	Slower growth in running costs, which lowers the sales needed to break even.
How to measure it	Wages as a share of revenue each month, and the break-even revenue estimate.
Cost	Owner's time; any employment advice may carry a fee
Effort	Medium (a few days)
Risk	Cutting hours could hurt morale and capacity for early-morning baking, and legal duties apply to any staffing change, so take advice first.
Aim to do it within	45 days
It would help to know	How much of wages is overtime or agency cover; Whether recent pay rises were one-off or permanent

What to do this week

- Contact the supplier that was paid twice in mid-October, ask for a refund or credit note for the mistaken payment and keep the reply in writing.
- Ask your bookkeeper for the list of October delivery and fuel transactions and check them against supplier invoices.

- Ask your packaging supplier and at least one alternative for current prices on your main packaging items.
- Phone your biggest customer and one customer who has stopped ordering, and ask what would keep or bring back their business.
- Confirm the amount and due date of the tax or VAT bill with your accountant and note it in a simple week-by-week cash plan.

Data appendix: latest figures

Figure	Period	Value
Revenue	October 2026	£44,500.00
Cost of sales	October 2026	£25,810.00
Gross profit	October 2026	£18,690.00
Gross margin	October 2026	42%
Wages and salaries	October 2026	£15,400.00
Rent	October 2026	£2,500.00
Other overheads	October 2026	£2,450.00
Total overheads	October 2026	£20,350.00
Net profit	October 2026	-£1,660.00
Net margin	October 2026	-3.7%
Wages as a share of revenue	October 2026	34.6%
Overheads as a share of revenue	October 2026	45.7%
Revenue growth on the previous period	October 2026	-2%
Revenue growth on the same period last year	October 2026	-6%
Monthly running costs	October 2026	£46,160.00
Cash at bank	October 2026	£119,147.99
Months of costs your cash covers	October 2026	2.6 months
Overdue invoices	October 2026	£63,022.47
Share of unpaid invoices that are overdue	October 2026	44.7%
Money owed to you	October 2026	£16,020.00

Days customers take to pay	October 2026	11 days
Number of customers	October 2026	21
Revenue from your biggest customer	October 2026	£16,687.50
Biggest customer as a share of revenue	October 2026	37.5%
Average revenue per customer	October 2026	£2,119.05
Five biggest customers as a share of revenue	October 2026	61.3%
Ten biggest customers as a share of revenue	October 2026	78.8%
Customer concentration index	October 2026	0.17
Customers who bought again	October 2026	100%
Customers not bought again	October 2026	0%
New customers	October 2026	0
Customers who did not buy again	October 2026	0
Revenue kept from customers of the month before	October 2026	98%
Average order value	October 2026	£1,011.36
Orders per customer	October 2026	2.10
Number of staff	October 2026	12
Revenue per member of staff	October 2026	£3,708.33
Break-even revenue	October 2026	£48,452.38

These figures are stored in the app and calculated by the app, not by the AI.

How to read the labels

Measured	Taken directly from your data.
Calculated	Worked out by the app from your data.
You told us	From your answers in the interview.
Estimate	A projection from stated inputs. Not a promise.
Assumption	An illustrative figure, not from your data.
General knowledge	Wider context that is not checked against your data.

This report is information to help you think about your business. It is not financial, tax, legal or investment advice, and it is not a forecast. For decisions about tax, borrowing, investment or the future of your business, speak to a qualified professional. Written by AI from your own figures and checked by the app; you stay in charge of the decisions.
Written with replay (prompt v5).