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A management rhythm, run by an agent

How a monthly management cycle collects its own data, stops for the owner's decision, and closes the loop.

Demonstration

Business management agent for a professional services firm

September 2026

Fictional data. Whinstone Design Partnership, its people, its clients and its projects are invented. Nothing in this document describes a real business.

What this is

A monthly management report for a professional services firm, produced by an agent that collects the data itself, chases the gaps, stops for the owner's decision, and closes the loop. This note explains the design. The report it produced follows.

The problem it solves

Five things most small firms cannot see

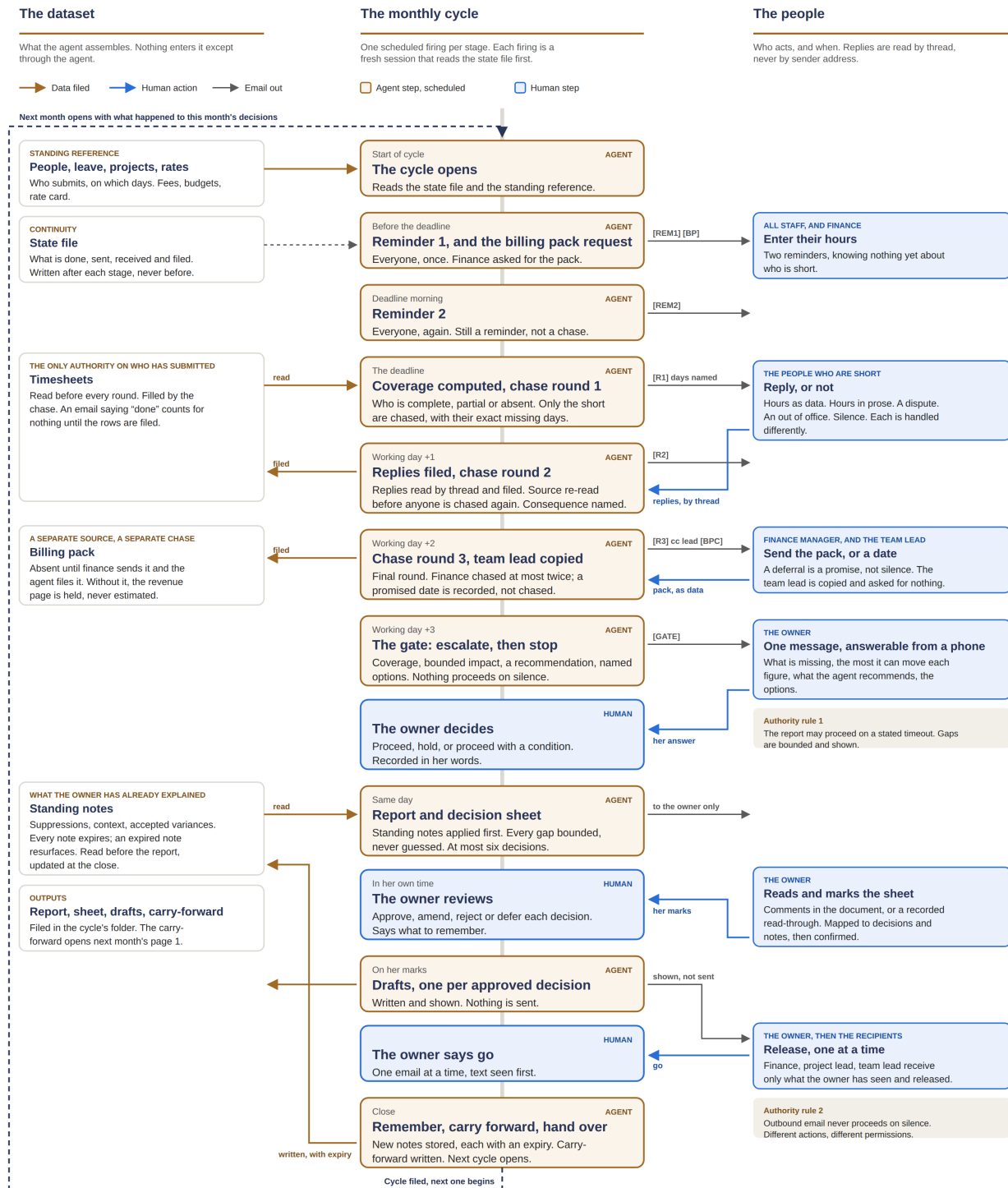
- **Missing timesheets.** Month end waits on the last few people, and someone spends days chasing them.
- **Incomplete data.** Figures get produced anyway, with nobody sure how wrong they are.
- **Capacity.** Work is allocated by instinct because nobody knows who has room next month.
- **Profitability.** Which projects are over budget, and which clients pay for the hours they consume, is found out at invoice time.
- **Pricing.** Repeat jobs are quoted at the same hours they were quoted last time, not the hours they took.

The idea

A rhythm, not a report

- A report is produced and read. A rhythm remembers what it was told, acts on what was approved, and opens the next month by saying whether it happened.
- The agent runs on a schedule, emails real people, waits, files what comes back, and stops where a human should decide.

The cycle, as designed



Centre: the cycle, one scheduled firing per stage; agent is the agent, blue is the owner. Left: the dataset the agent assembles, which the chase exists to complete. Right: the people; emails out in grey, what people do in blue, what the agent files from it in the agent colour.

Design principles

Six rules the agent works to

- **The source, never the email.** A timesheet row is the only proof someone has submitted. “Done” in a message counts for nothing until the rows are filed.
- **Reminders are not chases.** Reminders go to everyone, knowing nothing. Chases go to named people about named days, and only after coverage has been computed.
- **Escalate with knowledge.** Round 1 names the missing days. Round 2 names the figure that will be wrong without them. Round 3 copies the team lead and states that the report will proceed.
- **Bound, never guess.** Where data is missing, the report states the most it can move each figure. A bound the owner can read beats a report that never arrives.
- **Assume the agent is wrong first.** A dispute stops the chase and triggers a re-check across every project. When the agent finds its own blind spot, it says so.
- **Memory is visible and expires.** Standing notes stop the report re-flagging what the owner has already explained. Every note carries an expiry; expired notes resurface; page 9 says how many were applied.

Two authority rules. The report may proceed on a stated timeout, with the gaps bounded and shown. Outbound email in the closing loop never does: each draft is released by the owner, one at a time, text seen first. Different actions carry different permissions.

What actually happened

The October 2026 demonstration run

The demonstration plants real-world messiness on purpose. This is the log the report that follows was built on.

When	Who	What happened
Reminders	Agent	Two blanket reminders to all 24 staff; billing pack requested from finance.
Deadline	Agent	19 of 24 complete. Five chased by name, each with their exact missing days.
	Staff	One sent hours as data. One described the week in a sentence. One disputed the chase. One was out of office past the gate. One did not answer.
Day +1	Agent	Data filed. Prose converted to rows and flagged as not verified. The dispute was upheld: the hours sat on a closed project code. Round 2 to the one person still silent.
Day +2	Agent	Round 3, team lead copied. Billing pack arrived as data, a day late, with a reason. One coding query raised with finance.

Day +3	Agent	Gate to the owner: 22 of 24, 97.5 hours short. One project could move from Watch to Act; nothing else by more than 1 per cent. Recommendation: proceed.
	Owner	“Proceed”
Same day	Agent	Nine-page report and a six-item decision sheet. Six standing notes applied; one expired note resurfaced. Eight data faults named, none repaired.
Closing loop	Owner	Reviewing the report as a Word file. Marks and notes to follow.
	Agent	Drafts wait for her marks. Nothing has been sent to anyone but the owner.

How the loop closes

- **Feedback.** The owner annotates the Word file, or records a read-through. Each remark is mapped to a decision, a note to remember, or a correction, and confirmed before anything is drafted.
- **Memory.** New standing notes are stored with an expiry. What the owner explained once is not re-flagged, and is not forgotten either.
- **Carry-forward.** Next month's page 1 opens with this month's decisions, by name, and what happened to each.

What follows

The October 2026 report, as produced

- 1 Nine pages: two of report, seven of evidence.
- 2 Every gap bounded, never guessed.
- 3 Page 9: the chase log, the faults found, the notes applied, the definitions, and what the sources could not show.

Whinstone Design Partnership

Monthly management report, October 2026

Produced 4 November 2026, 11:00. Cycle 2026-10. Fictional demo data: Whinstone Design Partnership, its people, its clients and its projects are invented and none of it is real.

Page 1: The month, and the decisions

A. The month in one sentence

The firm recorded 3,685.2 hours against 3,742.5 available, 2,634.2 of them billable, at 70.4% utilisation (70.2% in September, 68.5% three-month average); two timesheets out of twenty-four are still short by 97.5 hours, the billing pack arrived a day late with a reason, and £70,000 of completed work sits with nothing raised against it.

B. Coverage, in one line

22 of 24 timesheets complete, 97.5 hours (2.6% of the month) approved as bounded gaps by Alison Kerr on 4 November; billing pack received. The most any gap can move any figure is on page 9: one project, Ferndean (P-2201), could move from Watch to Act, and it is shown both ways on page 3. Nothing else moves by more than 2%.

C. Last month's decisions

Not available from the source. First cycle on this run. From next month this block reports what happened to each decision below, by name.

D. This month's decisions

#	Decision	Owner	Value at stake	Page
1	Decide Ferndean Care Group (P-2201) before Iain Hutcheon's hours land: hold at Watch on 96.6%, or treat as Act on the 104.6% worst case	Alison Kerr	The call itself. Fee £26,000, projected 38 h over budget as recorded	1, 3
2	Talk to Amara Nwosu about hours: 101.0% of contracted hours this month, 100.6% last, recovery 53.7%, lowest in the firm	Stuart Adair (team lead)	No money. Two months running	6
3	Raise the Craigend Academy sports hall invoice (P-2196): complete 9 October, never invoiced. The note that held it (SN-005) expired on 31 October	Yvonne Pardo	£58,000	5
4	Invoice Braehead Medical Centre (P-2218): 117 days of work, never invoiced	Yvonne Pardo	£14,700	5
5	Settle P-2213 Torrance House, then raise the balance: closed 15 October, half the fee raised. First decide whether the 15 October closure or the P-2213 coding (Danny Okafor's 22.5 h and INV-4414) is wrong, because the answer changes what the balance is	Alison Kerr, then Yvonne Pardo	£12,000 as the pack stands; £24,000 if INV-4414 belongs to P-2231	3, 5
6	Scope conversation on Craigend Academy school refurbishment (P-2205): 93.8% of budget spent against 78% complete. On the rate so far it finishes on about 1,924 hours against 1,600, 324 hours over	Stuart Adair (most senior on the project)	£21,804 of fee exposed at the current variance	3

Not proposed, because you already explained them. Blackford P-2233 (+24.8 points) is suppressed by **SN-006** until the variation is invoiced; Lochend defects P-2208 (110% of budget) by **SN-001** as an agreed fixed-fee carry; Braehead P-2218 (+17.1 points) is shown **Watch, not Act** under **SN-003**. All three stay on page 3 as facts.

One note has expired and is therefore back. SN-005 held the Craigend sports hall invoice until 31 October 2026. That date has passed and nothing has been raised: decision 3 exists because the note expired. Eight data faults were found and none repaired; they are named on page 9.

Page 2: What the business worked on

By client. Billable hours only. Nine clients, no Other: the firm is not carrying a long tail.

Client	October	September	3-month avg	Change vs Sept	Share of billable
Lochend Housing Trust	796.0	754.2	630.8	+5.5%	30.2%
Pentland Ridge Distillery	494.0	501.9	512.4	-1.6%	18.8%
Craigend Academy	471.0	505.1	515.6	-6.8%	17.9%
Blackford Logistics	404.2	407.9	416.4	-0.9%	15.3%
St Brannock's Trust	159.5	169.8	173.3	-6.1%	6.1%
Ferndean Care Group	95.0	99.5	101.6	-4.5%	3.6%
Torrance House Hotel	94.5	100.6	102.7	-6.1%	3.6%
Braehead Medical Centre	74.0	78.8	80.4	-6.1%	2.8%
Kilgraston Trust	46.0	49.0	50.0	-6.1%	1.7%
Total billable	2,634.2	2,666.8	2,583.2	-1.2%	100.0%

By work type.

Work type	October	September	3-month avg	Change vs Sept	Share of billable
Technical design	617.2	627.0	596.9	-1.6%	23.4%
Client meeting	493.5	504.0	479.8	-2.1%	18.7%
Site inspection	484.5	470.9	448.2	+2.9%	18.4%
Contract administration	351.5	304.5	230.8	+15.4%	13.3%
Concept design	306.0	389.9	474.9	-21.5%	11.6%
Planning application	212.5	216.6	206.2	-1.9%	8.1%
Survey	169.0	153.9	146.5	+9.8%	6.4%

The September column above sums to 2,666.8 hours; the person-level history file for the same month sums to 2,660.0. The two source files disagree by 6.8 hours, 0.26%, and neither has been corrected. It is named as fault 7 on page 9.

Billable against non-billable.

Measure	October	September	3-month avg
Hours recorded	3,685.2	3,674.5	3,603.5
Billable	2,634.2 (71.5%)	2,660.0 (72.4%)	2,550.3 (70.8%)
Non-billable	1,051.0 (28.5%)	1,014.5 (27.6%)	1,053.2 (29.2%)
Available hours	3,742.5	3,789.0	3,725.5
Firm utilisation	70.4%	70.2%	68.5%

Non-billable split by reason.

Reason	Hours	Share of non-billable
Practice admin	453.0	43.1%
Business development	237.5	22.6%
Internal project	181.0	17.2%
Training	179.5	17.1%

Does the mix match what the firm said it was building? What the firm said it was building is not in the sources, so the report can only say what the mix is doing. Two lines have moved by more than the rest put together. Concept design is down 21.5% on September and 36% below its three-month average (306.0 against 474.9 hours); contract administration is up 15.4% on September and 52% above its three-month average (351.5 against 230.8). That is the shape of a firm whose large jobs (Lochend Phase 2, Pentland Ridge, Craigend refurbishment) have moved from design into delivery and whose front-end pipeline has thinned: the only concept work of size is Kilgraston Trust, which has no fee. Lochend Housing Trust is now 30.2% of billable hours, from 20.4% in July. Whether either of those is the plan is a question for the owner; the figures say it is happening.

Chart 1: hours by work type over six months, stacked bars. readout/charts/01-work-type-mix.png

Taimi Venho · demonstration of
fictional data

Pages 3 to 4: Project economics against budget

Live projects, **ordered by money at risk** (fee multiplied by variance in points), not alphabetically.

Client, project	Fee	Budget h	Oct h	To date	Budget used	Complete	Variance	Eff. rate	Flag
Blackford Logistics, Warehouse office fit-out (P-2233)	£96,000	1,050	404.2	491.0	46.8%	22%	+24.8 pts	£43.01	Act (SN-006)
Craigend Academy, School refurbishment (P-2205)	£138,000	1,600	429.0	1,500.5	93.8%	78%	+15.8 pts	£71.74	Act
Braehead Medical Centre, Feasibility and planning (P-2218)	£42,000	480	74.0	250.0	52.1%	35%	+17.1 pts	£58.80	Watch (SN-003)
Ferndean Care Group, Care home extension: planning (P-2201), as recorded	£26,000	280	57.5	270.5	96.6%	85%	+11.6 pts	£81.70	Watch
Ferndean Care Group (P-2201), if Iain Hutcheon's 22.5 h were all Ferndean	£26,000	280	80.0	293.0	104.6%	85%	+19.6 pts	£75.43	Act
Lochend Housing Trust, Phase 1 defects (P-2208)	£12,000	150	16.0	165.0	110.0%	88%	+22.0 pts	£64.00	Act (SN-001)
Ferndean Care Group, Dementia wing feasibility (P-2229)	£18,000	200	37.5	38.0	19.0%	20%	-1.0 pts	£94.74	Fine
Torrance House Hotel, Restaurant refit (P-2231)	£31,000	340	41.0	41.0	12.1%	15%	-2.9 pts	£113.41	Fine
St Brannock's Trust, Church hall conversion (P-2226)	£74,000	850	159.5	246.0	28.9%	33%	-4.1 pts	£99.27	Fine
Pentland Ridge Distillery, Visitor centre (P-2211)	£185,000	2,100	494.0	1,303.5	62.1%	64%	-1.9 pts	£90.83	Fine
Lochend Housing Trust, Phase 2 residential (P-2224)	£210,000	2,400	780.0	984.0	41.0%	44%	-3.0 pts	£93.90	Fine

Ferndean is shown twice on the owner's instruction: the recorded row is the fact, the second row is the bound. Flags in brackets carry a standing note and are explained under the table. Effective rate is fee earned to date over hours to date; the firm's blended charge rate this month is £83.65 an hour.

1. Silent overruns. Variance above 15 points. The ones nobody has noticed yet.

Project	Budget used	Complete	Variance	Projected finish	Overrun	Eff. rate	Status
Blackford Logistics (P-2233)	46.8%	22%	+24.8 pts	2,232 h	+1,182 h	£43.01	Suppressed by SN-006 until the variation is invoiced
Lochend Housing Trust (P-2208)	110.0%	88%	+22.0 pts	188 h	+38 h	£64.00	Suppressed by SN-001, agreed fixed-fee carry
Braehead Medical Centre (P-2218)	52.1%	35%	+17.1 pts	714 h	+234 h	£58.80	Watch not Act, by SN-003, deliberate investment
Craigend Academy (P-2205)	93.8%	78%	+15.8 pts	1,924 h	+324 h	£71.74	Act. Decision 6 on page 1

P-2233 Blackford Logistics is the one to read carefully even though it is suppressed. On the rate of the last six weeks it finishes on about 2,232 hours against a budget of 1,050, and it has already been invoiced £24,000 against £21,120 earned. The suppression covers the overrun as an action, not the arithmetic: if the agreed variation does not cover roughly 1,180 hours, the note is protecting the wrong number. SN-006 expires 31 December 2026.

2. Unbudgeted work. Hours booked to a client with no project attached, or a project with no budget.

Client	Hours	At charge rate	Note
Kilgraston Trust	46.0	£5,710	Pre-agreement pilot, fee proposal out (SN-004 , review 30 Nov 2026). The note explains the hours; it does not budget them

Morag Sinclair booked 32.0 of those 46.0 hours. Her 75 missing hours could take the figure to at most 121.0 hours and £14,335 before any fee is agreed.

3. Closed this month. Final position against fee.

Project	Fee	Budget h	Actual h	Budget used	Eff. rate	Recovery	Invoiced	Unbilled
Craigend Academy, Sports hall, phase 1 (P-2196)	£58,000	640	666.0	104.1%	£87.09	128.1%	£0	£58,000
Torrance House Hotel, Snagging and handover (P-2213)	£24,000	280	297.0	106.1%	£80.81	103.6%	£12,000	£12,000

Both finished over budget in hours and both finished above list on rate. Neither has been fully invoiced, which is page 5 and decisions 3 and 5. P-2213's 297.0 hours include Danny Okafor's 22.5 hours booked on 28 to 30 October, after the 15 October closure; if those belong to P-2231, the snagging job actually closed at 274.5 hours, 98.0% of budget.

Chart 2: budget consumed against progress, scatter with a diagonal reference line. Everything above the line is consuming faster than it is progressing. [readout/charts/02-budget-vs-progress.png](#)

Page 5: Revenue at risk and what needs invoicing

Produced from the billing pack received from Yvonne Pardo on Tuesday 3 November, one working day after the Friday deadline, with a reason given. Without the pack this page would be held, not estimated. There is no billing history in the sources, so the prior-month and three-month columns that every other headline carries are not available for this page; what would be needed is the September and August packs.

The pack, in one table.

Document	Count	Value
Invoices raised in October	7	£195,000
Credit notes issued	1	-£4,200 (CN-0231, Craigend Academy, P-2205)
Net raised		£190,800
Receipts received	3	£128,500

1. Unbilled work in progress by client, aged. Live projects. Value at charge rate, earned and not yet invoiced.

Client	0 to 30 days	31 to 60	61 to 90	Over 90	Total
Craigend Academy	-	£15,340	-	-	£15,340
Lochend Housing Trust	-	£10,400	-	£4,560	£14,960
Braehead Medical Centre	-	-	-	£14,700	£14,700
Ferndean Care Group	£3,600	-	£9,100	-	£12,700
St Brannock's Trust	-	£5,920	-	-	£5,920
Pentland Ridge Distillery	-	£4,400	-	-	£4,400
Total	£3,600	£36,060	£9,100	£19,260	£68,020

The two completed projects below are not in that table: they are no longer work in progress, they are finished work with nothing raised. Together the two tables are £138,020 of unbilled fee. Two live projects are ahead of themselves rather than behind and are listed under "invoiced ahead of progress" below.

2. Billing triggers hit this month.

Trigger	Project	Date	Fee	Raised	Outstanding
Completion	P-2196 Craigend Academy, sports hall phase 1	9 Oct	£58,000	£0	£58,000
Completion	P-2213 Torrance House Hotel, snagging and handover	15 Oct	£24,000	£12,000 (INV-4414, 20 Oct)	£12,000

No retainer months and no milestone certificates fall in October. Two completion triggers, one part-honoured and one not acted on at all.

3. Completed work with nothing raised against it.

Project	Client	Fee	Invoiced	Outstanding	Days since completion
P-2196	Craigend Academy	£58,000	£0	£58,000	26
P-2213	Torrance House Hotel	£24,000	£12,000	£12,000	20
Total				£70,000	

This is the largest single number in the report and it is not a judgement call: the work is done, the fee is agreed, and nothing has been raised. The sports hall was covered by SN-005 until 31 October. That note has now expired, which is why it appears here rather than being suppressed.

One caveat on P-2213. INV-4414 for £12,000 is dated 20 October, five days after the project closed, and is coded to the closed P-2213. If it in fact belongs to P-2231 Restaurant refit, the position is £24,000 outstanding on P-2213 and P-2231 invoiced £20,000 against £4,650 earned. The pack is reported as sent; the question is with Yvonne Pardo and unanswered, and it is why decision 5 says settle the code before raising the balance.

4. Already written down. Hours spent beyond fee on fixed-price work, valued at cost. Money gone.

Project	Client	Hours over budget	At cost
P-2208	Lochend Housing Trust	15.0	£544
P-2196	Craigend Academy	26.0	£943
P-2213	Torrance House Hotel	17.0	£617
Total		58.0	£2,104

P-2213's £617 disappears entirely if Danny Okafor's 22.5 hours are recoded to P-2231.

5. Free work by client. Non-billable hours booked against a paying client, at charge rate.

Nothing this month. All 1,051.0 non-billable hours were booked to the four overhead codes (ADM, BD, INT, TRN) and none to a client project. The section stays in the report so that a month where it is not empty is visible against months where it is.

Invoiced ahead of progress. Two items, found in the pack rather than in the timesheets.

- **INV-4416**, £8,000 on P-2231 Torrance House restaurant refit, raised 27 October against a project that is 15% complete with 41.0 hours recorded in its first month. Earned value to date is £4,650, so the client has been invoiced £3,350 ahead of the work.
- **INV-4415**, £24,000 on P-2233 Blackford Logistics, raised 20 October against £21,120 earned to date: £2,880 ahead.

Neither is an error on its own: each is either a stage payment or a mistake, and the sources do not carry payment terms, so the report flags them rather than deciding.

Pages 6 to 7: Performance and capacity

Ranked on two metrics, never one. Utilisation alone rewards hours over efficiency: the person at 101% whose work is consistently written down is a different problem from the person at 78% who never overruns. The explanation sits in the same row as the rank, so a low position arrives with its context attached.

Person, grade	Available	Billable	Non-billable (BD / admin / internal / training)	Util.	Recovery	Rank U	Rank R	Own trend	Explanation
Amara Nwosu, Architect	165.0	166.7	33.5 (4.0 / 19.0 / 4.0 / 6.5)	101.0%	53.7%	1	24	-0.1 pts	101.0% of contracted hours, second month running. Recovery 53.7%, lowest in the firm: the extra hours are going into work that is not recovering. Decision 2
Anya Dubrovskaya, Technologist	165.0	142.0	23.0 (4.0 / 8.0 / 6.0 / 5.0)	86.1%	109.0%	2	9	+3.2 pts	-
Gavin Meikle, Technologist	150.0	127.0	23.0 (1.5 / 11.5 / 4.5 / 5.5)	84.7%	148.1%	3	1	+2.6 pts	Highest recovery in the firm at 148.1%; 15.0 h annual leave
Danny Okafor, Architect	165.0	139.5	25.5 (4.0 / 11.5 / 3.0 / 7.0)	84.5%	82.6%	4	20	-1.9 pts	22.5 h of his month sit on P-2213, a closed code. He was chased for them in error and was right to push back
Rhona Baxter, Technologist	165.0	138.0	27.0 (4.0 / 13.0 / 3.0 / 7.0)	83.6%	63.2%	5	23	+12.1 pts	Sent 15.0 h as a CSV block after chase round 1, filed. Recovery 63.2% on 83.6% utilisation: most of her month is P-2233 Blackford
Nuala Brennan, Senior	165.0	132.0	33.0 (2.5 / 25.0 / 3.0 / 2.5)	80.0%	114.4%	6	4	+2.6 pts	-
Colin Fairbairn, Technologist	165.0	132.0	33.0 (8.5 / 13.5 / 4.0 / 7.0)	80.0%	111.4%	7	7	+3.0 pts	-
Sinead Kavanagh, Assistant	157.5	123.0	34.5 (6.0 / 8.0 / 8.0 / 12.5)	78.1%	115.6%	8	3	+3.7 pts	7.5 h annual leave
Jamie Petrie, Assistant	165.0	128.5	32.5 (8.0 / 17.5 / 4.5 / 2.5)	77.9%	117.7%	9	2	+2.0 pts	-
Lucia Ferraro, Engineer	150.0	115.0	35.0 (8.0 / 8.0 / 12.0 / 7.0)	76.7%	111.4%	10	6	+1.9 pts	15.0 h annual leave
Callum Tait, Senior	165.0	123.5	41.5 (3.0 / 24.0 / 6.5 / 8.0)	74.8%	94.1%	11	14	+17.9 pts	37.5 h of this are prose, converted, not verified (26 to 30 Oct). The +17.9 point jump on his own average is that week; if the conversion is wrong, so is the jump
Hazel Ingram, Architect	165.0	123.5	41.5 (9.0 / 9.5 / 15.5 / 7.5)	74.8%	93.9%	12	15	-2.8 pts	-
Ewan Struthers, Engineer	165.0	122.0	43.0 (8.5 / 16.5 / 10.5 / 7.5)	73.9%	84.3%	13	19	-1.4 pts	Delivers 98.6% of Braehead Medical Centre
Ross Dagleish, Architect	165.0	121.5	43.5 (10.0 / 15.0 / 7.0 / 11.5)	73.6%	90.3%	14	16	+0.1 pts	One duplicate row (26 Oct, 3.5 h) counted once; fault 1 on page 9
Stuart Adair, Associate	165.0	115.5	49.5 (9.0 / 23.5 / 9.5 / 7.5)	70.0%	72.9%	15	22	-1.7 pts	-
Fiona Almond, Senior	150.0	105.0	45.0 (6.5 / 25.5 / 2.5 / 10.5)	70.0%	105.9%	16	10	-0.7 pts	15.0 h annual leave
Priya Raghavan, Associate	127.5	80.5	47.0 (20.5 / 17.5 / 3.0 / 6.0)	63.1%	111.4%	17	5	-0.1 pts	37.5 h annual leave
Tobi Adeyemi, Assistant	127.5	80.5	47.0 (8.0 / 23.0 / 8.0 / 8.0)	63.1%	98.3%	18	13	+1.6 pts	37.5 h annual leave
Douglas Prentice, Director	150.0	82.5	67.5 (24.0 / 23.0 / 14.0 / 6.5)	55.0%	98.3%	19	12	+0.5 pts	15.0 h annual leave. Director target 50%
Alison Kerr, Director	165.0	90.5	74.5 (21.5 / 27.5 / 14.5 / 11.0)	54.8%	110.7%	20	8	-0.2 pts	Director target 50%

Person, grade	Available	Billable	Non-billable (BD / admin / internal / training)	Util.	Recovery	Rank U	Rank R	Own trend	Explanation
Marek Wozniak, Senior	165.0	90.5	83.5 (32.5 / 33.5 / 8.0 / 9.5)	54.8%	87.5%	21	17	+1.0 pts	More than 15 points below the Senior target of 75%, two months running. One 16.5-hour day on 22 Oct, fault 2 on page 9
Iain Hutcheon, Senior	165.0	89.0	53.5 (5.5 / 32.5 / 10.0 / 5.5)	53.9%	99.4%	22	11	-1.0 pts	22.5 h still missing after three chase rounds; at most 67.6%. More than 15 points below the Senior target of 75%, two months running
Tess Oyelaran, Technologist	90.0	33.0	57.0 (8.5 / 28.0 / 8.0 / 12.5)	36.7%	87.5%	23	18	-0.0 pts	Contracted Monday to Wednesday from 1 Sept (SN-002): 90.0 available, not 165.0. Still 43 points under target on her own days
Morag Sinclair, Associate	165.0	33.0	57.0 (20.5 / 19.0 / 12.0 / 5.5)	20.0%	74.9%	24	21	+0.4 pts	75.0 h never entered , and no leave recorded for 19 to 30 Oct. 36.7% if those ten days are leave; the owner says she will correct the leave record. This row is a floor, not a fact

Chart 4: utilisation against recovery, one point per person. readout/charts/04-utilisation-vs-recovery.png

1. Forward capacity, November. Available hours next month minus committed remaining budget hours on live projects. The only part of this section that changes a decision, because it answers who can take the next job.

Person, grade	Available Nov	Committed	Spare
Morag Sinclair, Associate	157.5	1.0	+156.5
Marek Wozniak, Senior	157.5	21.0	+136.5
Hazel Ingram, Architect	157.5	50.5	+107.0
Ross Dagleish, Architect	157.5	52.0	+105.5
Stuart Adair, Associate	157.5	65.2	+92.3
Tess Oyelaran, Technologist	97.5	7.7	+89.8
Danny Okafor, Architect	157.5	70.0	+87.5
Douglas Prentice, Director	157.5	70.5	+87.0
Jamie Petrie, Assistant	157.5	72.0	+85.5
Iain Hutcheon, Senior	157.5	76.9	+80.6
Priya Raghavan, Associate	157.5	80.5	+77.0
Tobi Adeyemi, Assistant	157.5	80.5	+77.0
Gavin Meikle, Technologist	157.5	85.0	+72.5
Alison Kerr, Director	157.5	88.5	+69.0
Fiona Almond, Senior	157.5	105.0	+52.5
Lucia Ferraro, Engineer	157.5	115.0	+42.5
Rhona Baxter, Technologist	157.5	116.7	+40.8
Ewan Struthers, Engineer	157.5	122.0	+35.5
Sinead Kavanagh, Assistant	157.5	123.0	+34.5
Callum Tait, Senior	157.5	123.5	+34.0
Nuala Brennan, Senior	157.5	132.0	+25.5
Colin Fairbairn, Technologist	157.5	132.0	+25.5
Anya Dubrovskaya, Technologist	157.5	142.0	+15.5
Amara Nwosu, Architect	157.5	166.7	-9.2

Firm spare capacity in November is 1,620.8 hours against 3,720.0 available, which is 44% of the month uncommitted. Morag Sinclair's 156.5 spare hours are the largest single block and are an artefact as much as a fact: she has almost nothing booked to a coded project and her October timesheet is 75 hours short, so treat the number as an upper bound. Committed hours are each person's October run-rate on live projects, so Callum Tait's figure carries his prose week and Amara Nwosu's negative figure is her October pace continued.

Chart 3: forward capacity next month per person, horizontal bars either side of zero. readout/charts/03-forward-capacity.png

2. Load risks. Anyone above 100% of available or more than 15 points below their grade target, two months running. Stated as fact. Whether a low number is a resourcing problem or a sales problem is not the agent's call.

Person	Grade	Risk	This month	Last month
Morag Sinclair	Associate	more than 15 points below the Associate target of 65%, two months running	20.0%	20.6%
Iain Hutcheon	Senior	more than 15 points below the Senior target of 75%, two months running	53.9%	56.4%
Marek Wozniak	Senior	more than 15 points below the Senior target of 75%, two months running	54.8%	54.8%
Amara Nwosu	Architect	over 100% of contracted hours, two months running	101.0%	100.6%
Tess Oyelaran	Technologist	more than 15 points below the Technologist target of 80%, two months running	36.7%	37.4%

Two of the five are Seniors sitting 20 to 21 points under a 75% target. Two of the five, Morag Sinclair and Iain Hutcheon, are the two people whose hours are incomplete, so their positions are floors: Iain is at most 67.6%, which would still be under target, and Morag is 36.7% if her ten days were leave, which would still be under target. Callum Tait would have been on this list on his September figure of 59.0% and is off it at 74.8% because of the prose week; if that week is wrong, he is back on it.

3. Concentration.

Type	Client	Person	Share	Hours
Key person dependency	Kilgraston Trust	Morag Sinclair	69.6% of the client's hours	46.0
Key person dependency	Torrance House Hotel	Danny Okafor	69.8% of the client's hours	94.5
Key person dependency	Braehead Medical Centre	Ewan Struthers	98.6% of the client's hours	74.0
Client concentration	Lochend Housing Trust	-	30.2% of firm billable hours	796.0

Ewan Struthers delivers 98.6% of Braehead Medical Centre, the first healthcare client the firm is deliberately investing in (SN-003). One person holding a relationship the firm is buying is worth the owner's attention even though it costs nothing this month. Lochend Housing Trust has gone from 20.4% of billable hours in July to 30.2% in October, and Phase 2 (P-2224) is the firm's largest fee.

4. Grade mix leak. Hours delivered by a grade above the one the work is priced at, valued at the difference in charge rate. Top ten of twenty-two combinations.

Work delivered above its priced grade	Hours	Value
Director doing Site inspection (priced at Technologist)	62.0	£4,774
Senior doing Site inspection (priced at Technologist)	135.5	£3,658
Senior doing Technical design (priced at Architect)	158.5	£2,694
Associate doing Technical design (priced at Architect)	60.5	£2,238
Director doing Concept design (priced at Senior)	41.5	£2,075
Director doing Planning application (priced at Architect)	22.5	£1,508
Senior doing Contract administration (priced at Architect)	87.0	£1,479
Director doing Technical design (priced at Architect)	17.5	£1,172
Associate doing Concept design (priced at Senior)	51.0	£1,020
Director doing Contract administration (priced at Architect)	14.5	£972
All 22 combinations	950.0	£27,876

£27,876 a month of rate difference, of which £9,302 is directors, seniors and associates doing site inspections priced at technologist rates, and a further £4,932 is seniors and associates on technical design priced at architect rates. Callum Tait's prose week put 22.5 assumed hours of Senior site inspection into the second line; if the work types were different, that line moves. This is evidence for a resourcing conversation, not proof of one: some of it is unavoidable and some of it is habit, and the sources cannot tell the two apart.

Page 8: Pricing evidence

Evidence for the next quote, not a verdict on the last one. Twenty-six completed jobs across five recurring categories, quoted hours against actual hours.

Work type	Instances	Quoted (median)	Actual (median)	Range	Gap	Median fee	Eff. rate	Implied price	Gap per job
Refurbishment	4	900 h	969.2 h	927.0 to 983.5 h	+69.2 h	£78,000	£80.47	£84,002	£6,002
Defects & snagging	6	140 h	177.8 h	163.5 to 188.5 h	+37.8 h	£11,500	£64.70	£14,601	£3,101
Measured survey & report	8	25 h	35.0 h	32.0 to 37.5 h	+10.0 h	£1,900	£54.29	£2,660	£760
Full design & delivery	3	1,400 h	1,405.5 h	1,373.0 to 1,464.0 h	+5.5 h	£121,000	£86.09	£121,475	£475
Feasibility & planning	5	180 h	184.5 h	175.0 to 190.5 h	+4.5 h	£15,800	£85.64	£16,195	£395

Measured survey and report is the one to act on. Eight jobs, quoted at a median 25 hours, delivered at a median 35.0 and never once under 32. At £1,900 the achieved rate is £54.29 an hour against a firm blended charge rate of £83.65. The evidence says the next one should be quoted at about £2,660, a gap of £760 a job, and eight of them a year is £6,080. It is not on the decision sheet because it is a pricing rule for the next quote, not an action with a recipient; it will be there the month a survey is quoted at 25 hours again.

Defects and snagging carries the larger absolute gap, £3,101 a job across six jobs, but the range is wider (163.5 to 188.5 hours) so the quote is less certainly wrong: it may be scope variation rather than a systematic underquote. This month's closed snagging job, P-2213, ran 17 hours over its 280, which is inside that pattern. Feasibility and planning and full design and delivery are both within 5% of quote across five and three jobs, so the firm's estimating is sound on the large work and weakest on the small, repeatable work where it is easiest to fix.

Client effective rate, October. Fee earned to date over hours to date, live and closed projects.

Client	Earned to date	Hours to date	Effective rate
St Brannock's Trust	£24,420	246.0	£99.27
Pentland Ridge Distillery	£118,400	1,303.5	£90.83
Lochend Housing Trust	£102,960	1,149.0	£89.61
Torrance House Hotel	£28,650	338.0	£84.76
Ferndean Care Group	£25,700	308.5	£83.31
Craigend Academy	£165,640	2,166.5	£76.46
Braehead Medical Centre	£14,700	250.0	£58.80
Blackford Logistics	£21,120	491.0	£43.01
Kilgraston Trust	not available from the source	46.0	No fee agreed: pilot (SN-004)

Blackford Logistics at £43.01 an hour is 49% below the firm blended charge rate and is the same project as the largest variance in the firm. St Brannock's Trust at £99.27 an hour is the best-priced work the firm is doing and it started in September, which is worth knowing before the next community proposal is priced.

Page 9: Coverage, method, chase log, standing notes, what could not be seen

Coverage at the gate

Measure	Position
Timesheets received	22 complete of 24 expected (97.5 hours, 2.6% of the month's hours, missing)
Chase rounds sent	2 blanket reminders to all 24, then round 1 to 5 named people, rounds 2 and 3 to 1
Billing pack	Received from Yvonne Pardo, Tuesday 3 November, one working day after the Friday 30 October deadline, with a reason given (an export permission, fixed that morning). No promised date was given, so there was no promise to honour; one chase (BPC2) crossed with her reply and was withdrawn
Gate	Opened to Alison Kerr 4 November 09:00. Answered: "Proceed. Show Ferndean both ways. I will fix Morag's leave record today."
Approved gaps	Iain Hutcheon 22.5 h and Morag Sinclair 75.0 h, approved by Alison Kerr on 4 November. Ferndean shown both ways below, as instructed

Still missing at the gate

Person	Grade	Days missing	Hours	Rounds sent	Reply
Morag Sinclair	Associate	19, 20, 21, 22, 23, 26, 27, 28, 29, 30 Oct	75.0	1	Out of office, back Monday 9 November. No leave recorded for those days in leave.csv; the owner says she will correct the leave record today
Iain Hutcheon	Senior	28, 29, 30 Oct	22.5	1, 2, 3	None, after three rounds, the third with Alison Kerr copied

Settled by the chase

Person	How it settled	In the source?
Rhona Baxter	Sent her hours as a CSV block in her reply to round 1	Yes. 15.0 h for 26 and 27 October filed; complete on re-read, all 22 working days
Callum Tait	Sent his last week as prose ("roughly three days on Pentland Ridge, the rest Blackford and admin")	Yes, with a flag. Converted to 5 rows, 37.5 h, and filed. Reported in prose, converted by the agent, not verified ; he has not corrected the split
Danny Okafor	Disputed the chase, and was right	Yes. 22.5 h for 28 to 30 October were in the source all along, booked to P-2213, a code closed on 15 October and invisible to the live-project check

One of the three is only half-settled and the report says so. Callum Tait's 37.5 hours are in the timesheet because the agent put them there from his sentence: the day split and the work types are assumptions. Danny Okafor's 22.5 hours are counted, but on a closed project, so the question is which project carries them, not whether they exist.

Bounded impact of what was missing

Not a disclaimer. The maximum each gap can move each figure.

Gap	At most	Worst case	Everything else
Iain Hutcheon , 3 days	22.5 h	P-2201 Ferndean Care Group moves from 96.6% to at most 104.6% of its 280-hour budget, variance from +11.6 to +19.6 points, Watch to Act . This is the only call in the report the missing data can change, and it is shown both ways on page 3	P-2211 Pentland Ridge moves at most 1.0 point, 62.1% to 63.1%. His own utilisation reads 53.9% and is at most 67.6%. Firm utilisation moves at most 0.6 points. No other figure moves
Morag Sinclair , 10 days	75.0 h	On her October pattern the hours can only be Kilgraston Trust or Braehead. Unbudgeted Kilgraston hours move from 46.0 to at most 121.0 for the firm, £5,710 to at most £14,335 at charge rate. P-2218 Braehead moves from 52.1% to at most 67.7% of budget; it is already +17.1 points, shown as Watch under SN-003 either way, so the call does not change	Her page 6 utilisation is the figure that is wrong either way: 20.0% as recorded, 36.7% if the ten days are leave (available hours fall to 90.0), at most 65.5% if every hour were billable. Firm utilisation moves at most 2.0 points. No other project can move

Gap	At most	Worst case	Everything else
Callum Tait , 5 days, reported in prose	37.5 h, filed	If his split is wrong, P-2211 Pentland Ridge moves at most 1.1 points and P-2233 Blackford at most 0.7 points. No flag changes	Nothing else
Danny Okafor , 3 days on a closed code	22.5 h, filed	If the hours belong to P-2231 Restaurant refit, that project moves from 12.1% to 18.7% of budget, still Fine, and P-2213 closes at 98.0% of budget instead of 106.1%, with £617 of write-down disappearing. If the closure date is wrong, nothing moves	Nothing else

The two open gaps together are 97.5 hours, 2.6% of the month. With both closed at the maximum, firm utilisation moves from 70.4% to at most 73.0%.

1. Chase log

Stage	Notional date	Real date	Action	Recipients
1	Wed 28 Oct 09:00	10 Sep 12:53	Blanket reminder 1 [REM1], plus billing pack request [BP] to Yvonne Pardo	All 24, plus 1 contact
2	Fri 30 Oct 09:00	10 Sep 14:01	Blanket reminder 2 [REM2]	All 24
3	Fri 30 Oct 17:30	10 Sep 14:08	Deadline. Coverage computed. Targeted chase round 1 [R1], naming each person's missing days. Two CSV blocks and one prose reply filed within the hour	5 named people
4	Mon 2 Nov 09:00	10 Sep 14:22	Source re-read, replies acted on, chase round 2 [R2]	Iain Hutcheon only
5	Tue 3 Nov 09:00	11 Sep 10:37	Chase round 3 [R3], team lead copied. Billing pack chase [BPC2] crossed with Yvonne Pardo's reply; pack filed, chase withdrawn	Iain Hutcheon, copy Alison Kerr; Yvonne Pardo
6	Wed 4 Nov 09:00	11 Sep 12:23	Gate [GATE] opened to the owner and the cycle stopped	Alison Kerr
7	Wed 4 Nov 11:00	11 Sep 20:35	Gate answered "Proceed. Show Ferndean both ways. I will fix Morag's leave record today." Report produced	-

Person	Rounds	Reply	Days from round 1	Outcome
Rhona Baxter	1	CSV block, 15.0 h for 26 and 27 Oct, in her reply	Same day	Resolved. Filed with ingest; complete on re-read of the source, all 22 days
Callum Tait	1	Hours as prose in the email body	Same day	Half-resolved. Converted to 5 rows and filed, recorded as reported in prose, not verified; invited to correct, has not
Danny Okafor	1	Disputed: "I did submit these, put them in on Thursday afternoon"	Same day	He was right. Re-checked with coverage --all-projects: 22.5 h on P-2213, a code closed on 15 October, invisible to the live-project check. Chasing stopped, correction sent to him, fault reported to the owner the same day
Morag Sinclair	1	Out of office auto-reply, back Monday 9 November	Same day	Rounds 2 and 3 withheld. An out of office is not a reply. Return date is after the gate, so escalated at the gate rather than firing two more rounds into an empty inbox
Iain Hutcheon	1, 2, 3	None	-	Unresolved at the gate. Round 3 copied Alison Kerr, his team lead from people.csv. Approved as a bounded gap
Yvonne Pardo (billing pack)	Request, then 1 chase	Pack as a CSV block, 11 documents, with a reason for the delay	4 working days from the request, 1 after the deadline	Received. Filed with ingest. One query back to her on INV-4414, unanswered

Reminders went to all 24 twice knowing nothing. Everything from 17:30 on 30 October was a chase: named people, named days, and only possible because coverage was computed first. Every message carried its reference in the subject; all sends went from consulting@taimivenho.com because the connector cannot send from an alias.

2. Quality gate faults: found, named, not repaired

#	Fault	Detail	Effect on this report
1	Duplicate timesheet row	Ross Dalgleish, 2026-10-26, P-2205 Client meeting, 3.5 h booked twice	Counted once. The source still contains both rows
2	Implausible day	Marek Wozniak, 2026-10-22, 16.5 hours in one day, not explained by the duplicate	Left in. It may be real
3	Zero-hour row	1 row recording 0.0 hours	No effect on any figure
4	Work type spelled more than one way	"Site inspection" also appears as "Site Inspection" and "site inspection"	Merged for reporting. Not corrected in the source , so it will recur next month
5	Hours on a closed project code	Danny Okafor, 22.5 h on P-2213 on 28 to 30 October, which closed 15 October	Counted, but on a closed job, so they lift P-2213's final overrun rather than any live project's progress. This is also the fault that made the chase wrong about him, and it was found only because he pushed back. Owner asked at the gate whether the closure date or the code is wrong; not yet answered
6	Invoice on a closed project code	INV-4414, £12,000, Torrance House Hotel, dated 20 October, coded to P-2213	Page 5 reports the pack as sent. If the invoice belongs to P-2231, P-2213's outstanding balance is £24,000 not £12,000. Query with Yvonne Pardo, unanswered
7	Absence not recorded as leave	Morag Sinclair has 10 working days with no timesheet and no rows at all in Leave . csv	Her 75.0 hours are counted as a missing timesheet rather than as leave, which is why she reads at 20.0% utilisation. The owner has said she will correct the leave record; at the time of writing the file is unchanged, so the report shows both readings
8	Two history files disagree	September billable hours are 2,666.8 in history_mix_monthly . csv and 2,660.0 in history_person_monthly . csv	6.8 hours, 0.26%. Client and work type comparisons on page 2 use the mix file; firm utilisation uses the person file. Both are labelled where they are used

Plus one flag that is not a fault in the source but in the method: Callum Tait's 5 rows for 26 to 30 October were written by the agent from a sentence. They are in the source and marked as such in state . json and in inbox / ; the original prose is kept beside the converted file so the conversion can be checked.

The agent did not repair any of these. A wrong number that looks right is worse than a gap that is labelled, and repairing a source silently means next month's report cannot be reconciled to the system of record.

One correction to the gate message. The gate gave Morag Sinclair's utilisation as "55 per cent as recorded, or 100 per cent if the ten days are leave". Those were recorded hours over available hours, not billable hours over available hours, which is the definition this report uses. On the defined metric the two readings are 20.0% and 36.7%. The bound and the recommendation at the gate were not affected; the figure was, and it is corrected here rather than quietly.

3. Standing notes applied

Five active notes and one expired note were read before a line of this report was written. Four of the five changed a figure or a flag; the fifth added context that is shown with the number.

Note	Type	Effect this month
SN-001	Suppression, expires 31 Jan 2027	Suppressed 1 item. P-2208 Lochend Phase 1 defects, 110% of budget, not raised as an action
SN-002	Standing context, no expiry	Changed the maths. Tess Oyelaran available hours 90.0 not 165.0, which changes her utilisation and the firm figure
SN-003	Accepted variance, expires 31 Dec 2026	Changed a flag. P-2218 Braehead shown as Watch not Act, +17.1 points, with the reason attached
SN-004	Standing context, review 30 Nov 2026	Explained, did not excuse. Kilgraston Trust 46.0 h still reported as unbudgeted work
SN-005	Suppression, EXPIRED 31 Oct 2026	Resurfaced. See below
SN-006	Suppression, expires 31 Dec 2026	Suppressed 1 item. P-2233 Blackford, the largest variance in the firm, not raised as an action

Two items suppressed, one flag downgraded, one set of hours re-based, one note resurfaced.

SN-005 has expired and is therefore back on the report. Added 11 September 2026 by Alison Kerr, it said P-2196 Craigend Academy sports hall, £58,000, was not to be invoiced until the final certificate expected 31 October 2026. That date has passed. The project completed on 9 October and nothing has been raised against it. It is decision 3 on page 1.

One thing to check about SN-006: it is dated 4 November and describes a variation agreed with the client on 5 November, a date that has not happened yet at the time of this report. The note is applied as written, because the owner wrote it, and flagged here rather than second-guessed.

4. Definitions

Term	Definition
Available hours	Contracted hours minus booked leave minus public holidays. October 2026: 22 working days
Utilisation	Billable hours over available hours
Recovery rate	Fee value attributable to the work over hours at standard charge rate. Below 100% means the work was delivered for less than list
Effective hourly rate	Fee earned over hours actually spent
Budget used	Cumulative hours over budget hours
Variance	Budget used minus percentage complete, in percentage points. Positive means consuming faster than progressing
Money at risk	Fee multiplied by variance in points. Used to order pages 3 to 4, nothing else
Projected finish	Hours to date over percentage complete. Assumes the rate so far continues
Work in progress	Billable hours delivered and not yet invoiced, valued at charge rate. Negative means invoiced ahead of earned value
Written down	Hours spent beyond the fee on fixed-price work, valued at cost rate
Unbudgeted work	Hours booked to a client with no project attached, or to a project with no budget
Grade mix leak	Hours delivered by a grade above the one the work is priced at, valued at the difference in charge rate
Key person dependency	One person delivering over 60% of a client's hours
Client concentration	One client above 20% of firm billable hours
Forward capacity	November available hours minus each person's October run-rate on live projects
Grade targets	Director 50%, Associate 65%, Senior 75%, Architect, Engineer and Technologist 80%, Assistant 75%
Blended charge rate	October billable hours valued at each person's grade rate, over those hours: £83.65
Firm 3-month average utilisation	Billable over available across July, August and September combined: 68.5%
Flags	Act, Watch, Fine. Used identically on every page

5. What I could not see

Things a manager would reasonably expect that these sources do not carry:

1. **Payment terms and stage payment schedules.** So INV-4415 and INV-4416 can be flagged as ahead of progress but not judged.
2. **Cash received against invoice.** The pack carries three receipts against seven invoices; whether the other four are late or simply not due yet cannot be established here.
3. **Billing history.** No prior packs, so page 5 has no last-month or three-month column.
4. **Why Morag Sinclair is absent.** The auto-reply says leave until 9 November and Leave . csv has no rows for her, so her 75 hours are an unexplained gap rather than recorded leave until the owner's correction lands.
5. **What Callum Tait's week was actually spent on.** The split is his sentence, converted; only he can confirm it.
6. **Whether P-2213 should be reopened, or Danny Okafor's 22.5 hours and INV-4414 recoded to P-2231.** That is a decision, not a fact, and it changes page 5.
7. **Remaining scope on live projects.** Percentage complete comes from the projects table and is stated by the project lead, not measured. Every variance on pages 3 to 4 inherits that.
8. **What the firm said it was building.** Without it, page 2 can describe the drift but not judge it.
9. **Last month's decisions.** No carry-forward block exists yet, so page 1 block D is empty for one month only.

6. Provenance

Run	2026-09-10-1155-rehearsal-3
Sources	data/*.csv in that run: timesheets, people, leave, projects, rate card, work type grades, completed projects, history, billing pack
Timesheet rows read	1,459, of which 10 were filed from the inbox during the chase (Rhona Baxter 5, Callum Tait 5)
Billing pack	Received Tuesday 3 November from Yvonne Pardo as a CSV block in the body of her reply, 11 documents, filed with ingest.state.json stamps it "2026-11-02 09:00" because the filing happened before stage 5 was advanced; the fact is 3 November
Standing notes	standing_notes.md, 6 notes, read before the report was written
Gate	Opened 4 November 09:00 (thread 1a0906b925e04a06), answered in that thread, recorded in state.json with answer-gate
Charts	4, in readout/charts/
Chase log source	state.json and the Gmail threads named in outbox/stage-*-sent.md; every send and reply above was read in the mailbox at report time
Figures	readout/metrics.json from analyse.py, run after the gate was answered. Bounds, both-ways figures and the P-2213 alternatives are the agent's arithmetic on those numbers and are shown as such

Fictional demo data. Whinstone Design Partnership does not exist.