



iNVISIQ AI BUSINESS COACHING BASELINE WORKBOOK COMPANION

**PLAIN-LANGUAGE GUIDANCE
AND COMPLETED EXAMPLE**

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iNVISIQ

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DOCUMENT ROADMAP

1	Business Identity, Jurisdiction, and Authority
2	Business Model and Market Position
3	Goals, Time Horizon, and Capacity
4	Financial Reality
5	Production and Transaction Baseline
6	Pipeline and Conversion Baseline
7	Lead Generation and Marketing Baseline
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Use this Companion beside the original iNVISIQ AI Business Coaching Baseline Workbook. Read the workbook question first, review the completed fictional example here, and then answer with your own verified records.

PURPOSE OF THIS COMPANION

The iNVISIQ AI Business Coaching Baseline Workbook asks questions that a real estate business owner must be able to answer before an AI - or a human coach - can responsibly recommend a business strategy.

Some agents will immediately understand every question. Others may understand the general subject but remain unsure about the level of detail required, where the answer should come from, or what a useful answer looks like.

This companion solves that problem.

For each of the workbook's 41 baseline questions, this companion provides:

1. WHAT THIS QUESTION IS ASKING

A plain-language explanation of the information being requested.

2. COMPLETED SAMPLE ANSWER

A realistic answer from one consistent fictional real estate agent.

3. RECORDS TO CONSULT

The records the agent should use instead of relying on memory.

4. WHAT THE AI SHOULD LEARN

The business conclusion or follow-up question the answer should support.

IMPORTANT: THE SAMPLE AGENT IS FICTIONAL

Every name, brokerage, policy, number, result, market statistic, and business circumstance attributed to the sample agent is fictional and exists only to demonstrate the expected form and depth of an answer.

Do not copy the sample numbers into your workbook.

Your real answer may be shorter, longer, stronger, weaker, or UNKNOWN. An honest UNKNOWN is useful because it tells the AI what must be measured. A borrowed answer creates fictional precision and damages every calculation that follows.

PRIVACY REMINDER

Use aggregated business counts. Do not place client names, phone numbers, email addresses, government identification numbers, account numbers, passwords, transaction documents, confidential negotiation information, or other sensitive information into a workbook uploaded to a public AI.

MEET THE FICTIONAL SAMPLE AGENT

Name:	Maria Santos
License:	Florida real estate sales associate
Experience:	Six active years
Structure:	Solo agent affiliated with a fictional brokerage
Primary market:	Western Hillsborough County and selected nearby Tampa Bay communities
Primary business:	Residential buyer and listing representation
Typical price range:	\$300,000 to \$650,000
Last-12-month production:	10 closed sides
Last-12-month gross commission income:	\$105,000
Last-12-month other business revenue:	\$2,400
Last-12-month net business income before personal taxes:	\$31,200
Next-12-month target:	16 closed sides and \$75,000 net business income before personal taxes
Primary diagnosed constraint:	Consultation-to-signed-agreement conversion

“Harbor Point Realty LLC” is a fictional brokerage used only for this example.

HOW TO USE THIS COMPANION

Open the original workbook and this companion side by side.

Read the workbook question first. Then review the explanation and sample answer here. Return to your workbook and answer using your own records.

Do not ask, "What would sound impressive?"

Ask, "What can I support?"

PART II - AGENT BUSINESS BASELINE

SECTION A - BUSINESS IDENTITY, JURISDICTION, AND AUTHORITY

A1. WHERE ARE YOU LICENSED?

WHAT THIS QUESTION IS ASKING

Identify the government jurisdiction that controls your license, the type and status of the license, its renewal date, and how long you have actively practiced. The AI needs this before discussing compliance, permitted activities, continuing education, advertising, or other jurisdiction-dependent issues.

COMPLETED SAMPLE ANSWER

State or jurisdiction:Florida

License type:Real estate sales associate

License status:Active

Renewal date:September 30, 2027

Years actively practicing:Six

Qualification:This is an illustrative answer. Maria would verify the status and renewal date against the Florida licensing regulator's official record before treating the information as current.

RECORDS TO CONSULT

- State licensing-regulator record
- Current pocket card or electronic license
- Continuing-education records
- Brokerage compliance portal

WHAT THE AI SHOULD LEARN

Maria is not a broker-owner. Recommendations must respect Florida requirements and her status as a sales associate working under a broker. The AI should not apply rules from another state or assume that Maria may independently perform activities reserved for a broker.

A2. WHAT BUSINESS ACTIVITIES ARE YOU LEGALLY AND CONTRACTUALLY AUTHORIZED TO PERFORM?

WHAT THIS QUESTION IS ASKING

Your license does not operate in isolation. Your broker, independent-contractor agreement, team agreement, office policies, insurance requirements, and local rules may limit or condition what you can do. This question establishes the boundaries of your business authority.

COMPLETED SAMPLE ANSWER

Sponsoring/managing broker:Elena Brooks, managing broker

Brokerage:Harbor Point Realty LLC

Structure:Solo sales associate; not a member of a team

Brokerage agreement renewal or termination date:Agreement continues until terminated under its written 30-day notice provision

Geographic or practice restrictions:Brokerage permits residential sales and purchases throughout Florida, but Maria's approved operating plan is limited to Hillsborough and Pinellas counties. Commercial property management is outside her approved practice.

Activities requiring broker approval:

- All advertising using the brokerage name or logo
- New marketing vendors that collect consumer information
- Team formation or hiring licensed assistants
- Commission rebates or incentives
- Property-management activity
- Legal forms or contract addenda not provided or approved by the brokerage

Items still UNKNOWN:

- Whether the broker will approve a proposed automated text-follow-up platform
- Whether the brokerage's updated AI-use policy permits uploading anonymized conversation transcripts for skills review

RECORDS TO CONSULT

- Independent-contractor agreement
- Brokerage policy and procedure manual
- Written commission schedule
- Errors-and-omissions insurance requirements
- Broker emails and written approvals
- Team agreement, if applicable

WHAT THE AI SHOULD LEARN

Maria may build and manage her own business, but some implementation decisions require broker approval. The AI should flag the text-follow-up platform and transcript-analysis proposal as unresolved - not tell Maria to launch either one immediately.

A3. ARE YOU A REALTOR® MEMBER?

WHAT THIS QUESTION IS ASKING

“Real estate agent” and “REALTOR®” are not interchangeable terms. This question identifies whether the agent has voluntarily assumed REALTOR® membership duties and which association and MLS rules also apply.

COMPLETED SAMPLE ANSWER

REALTOR® member:Yes

Local association:Greater Tampa REALTORS®

MLS membership:Stellar MLS

Other professional memberships:Florida REALTORS® and National Association of REALTORS® through local membership

Applicable ethics or MLS rules not already captured:

- Current REALTOR® Code of Ethics
- Stellar MLS data-entry, advertising, status, photo, and display rules
- Local lockbox and showing-access rules
- Brokerage policies that may be stricter than an association or MLS requirement

RECORDS TO CONSULT

- Association membership account
- MLS subscriber agreement and current rules
- Current REALTOR® Code of Ethics
- Annual ethics-training record
- Brokerage MLS and advertising policies

WHAT THE AI SHOULD LEARN

Maria’s conduct must be evaluated against applicable law, brokerage policy, MLS rules, and REALTOR® ethical duties. The AI must not treat a general marketing suggestion as automatically permissible.

A4. WHAT MARKETS AND TRANSACTION TYPES DO YOU SERVE?

WHAT THIS QUESTION IS ASKING

Define the actual business. “I sell real estate” is too broad to support a useful plan. The AI needs the location, property type, client side, transaction type, price range, languages, and demonstrated areas of knowledge.

COMPLETED SAMPLE ANSWER

Primary service area:Western Hillsborough County, including Town 'n' Country, Westchase, Carrollwood, Citrus Park, and nearby Tampa communities

Secondary service area:Oldsmar and Safety Harbor when the property and client needs fit Maria's experience

Property and transaction types:Residential resale, owner-occupied condominiums, single-family homes, townhomes, and limited new-construction buyer representation

Buyer representation:Active

Seller representation:Active

Commercial, land, leasing, and property management:Not actively offered

Typical price range:\$300,000 to \$650,000

Languages served:English and conversational Spanish; professional translation support used when necessary

Special knowledge or designations:Six years of local residential transaction experience; documented buyer-consultation and seller-update processes; no specialty designation currently used as a marketing claim

RECORDS TO CONSULT

- Last 24 months of closed transactions
- MLS production report
- CRM client and geographic data
- Brokerage-approved service description
- Education and designation records

WHAT THE AI SHOULD LEARN

Maria's plan should be built around residential transactions in a limited service area. The AI should not recommend a commercial-property campaign, statewide branding strategy, or luxury positioning unsupported by her history.

A5. WHAT WRITTEN RULES CONSTRAIN YOUR MARKETING AND OUTREACH?

WHAT THIS QUESTION IS ASKING

List the actual written policies and processes that affect advertising, calling, texting, email, direct messages, fair housing, consumer consent, and recordkeeping. This prevents the AI from recommending a tactic before knowing whether and how it may be used.

COMPLETED SAMPLE ANSWER

Brokerage advertising policy last reviewed: July 10, 2026

MLS advertising and display rules last reviewed: July 10, 2026

State advertising rules last reviewed: July 8, 2026

Fair-housing requirements last reviewed: July 8, 2026

Calling, texting, and email consent process:

- New contacts are assigned a source and consent status in the CRM
- Purchased or imported lists are not called or texted until the source and permissible use are reviewed
- Automated marketing texts are sent only through a broker-approved platform and only when the documented consent supports that use
- Email includes required sender information and an opt-out process

Do-not-call suppression process:

- Numbers are checked through the brokerage-approved process before covered solicitation
- Internal do-not-contact requests are recorded immediately
- Suppression records are retained in the CRM

Consumer consent storage:

- CRM consent fields
- Original web-form record or other consent record
- Time, source, channel, and scope of consent

UNKNOWN:

- Final broker approval for the proposed automated text-follow-up vendor

RECORDS TO CONSULT

- Brokerage advertising manual
- State regulator guidance
- MLS rules
- Current fair-housing guidance
- FCC and other applicable communication rules
- CRM consent and opt-out records

- Vendor documentation

WHAT THE AI SHOULD LEARN

Maria has a defined compliance process, but the automated-text proposal remains unresolved. The AI may help compare compliant options but must require broker approval and current authoritative guidance before recommending implementation.

SECTION B - BUSINESS MODEL AND MARKET POSITION

B1. IN ONE SENTENCE, WHAT BUSINESS ARE YOU BUILDING?

WHAT THIS QUESTION IS ASKING

State whom you help, where you help them, what outcome they are trying to achieve, and how your process helps. Then provide evidence that the need exists. This is a business definition, not a slogan.

COMPLETED SAMPLE ANSWER

Business statement:

"I help residential buyers and sellers in western Hillsborough County make evidence-based moving decisions through structured consultations, local market analysis, written action plans, and predictable transaction communication."

Evidence of need:

- In the last 12 months, 17 of 24 consultation prospects asked for help comparing timing, financing, pricing, or the financial effect of moving
- Eight of Maria's 10 closed clients identified communication clarity or decision support in their post-closing feedback
- The same questions repeatedly appear in consultation notes: "Can we afford to move?", "Should we sell first?", "How much work should we complete?", and "What happens if the market changes?"

RECORDS TO CONSULT

- Consultation notes without client identifiers
- CRM reason-for-moving fields
- Post-closing surveys and reviews
- Search-query and content-performance records
- Local market data

WHAT THE AI SHOULD LEARN

Maria's value proposition is decision clarity and process discipline in a defined local residential market. Her content, lead generation, and service standards should reinforce that position.

B2. WHO IS THE INTENDED CLIENT?

WHAT THIS QUESTION IS ASKING

Describe the business problem, geographic reach, price or property segment, evidence of demand, and why you can operationally serve this client. Also state which characteristics you will not use because they are protected, discriminatory, unsupported, or irrelevant.

COMPLETED SAMPLE ANSWER

Client situation or transaction need:

- First-time purchasers needing a structured path from financing preparation through closing
- Existing homeowners deciding whether to sell, buy, or coordinate both transactions
- Residential sellers needing pricing, preparation, marketing, and communication plans

Service area: Western Hillsborough County and selected nearby Tampa Bay communities

Price and property segment: Primarily owner-occupied single-family homes, townhomes, and condominiums from \$300,000 to \$650,000

Evidence of demand:

- Maria completed 10 transactions in this range during the last 12 months
- 19 of her last 24 consultations involved one of these situations
- Her CRM contains 82 future or nurture contacts connected to these needs

Why the segment is operationally reachable:

- Six years of local residential experience
- Existing database and referral relationships
- Drive time generally remains within a manageable service radius
- Current service systems support no more than six active clients at one time

Characteristics intentionally excluded:

- Race, color, religion, sex, familial status, national origin, disability, or other protected characteristics
- Unsupported assumptions about neighborhood residents
- Targeting based on who Maria believes “belongs” in a particular community

RECORDS TO CONSULT

- Closed-transaction history
- CRM segmentation and consultation reasons
- Service-area travel times
- Current market inventory
- Fair-housing and brokerage guidance

WHAT THE AI SHOULD LEARN

Maria has a reachable and supportable client definition based on transaction need, geography, property type, and operating capacity - not protected characteristics.

B3. WHAT SERVICES AND REVENUE STREAMS EXIST TODAY?

WHAT THIS QUESTION IS ASKING

List how the business currently earns money, how long each service normally takes to produce revenue, what direct costs attach to it, and whether actual results prove that it exists as a revenue stream.

COMPLETED SAMPLE ANSWER

1. Residential buyer representation

Active now:Yes

How revenue is earned:Compensation received through the brokerage under the applicable written agreements and transaction terms

Typical time to revenue:Median of approximately 100 days from new lead to closing

Direct cost:Average variable cost included in the \$3,300 average per closed side described in D3

Evidence:Six buyer-side closings during the last 12 months

2. Residential listing representation

Active now:Yes

How revenue is earned:Compensation received through the brokerage under the listing agreement and closing terms

Typical time to revenue:Median of approximately 78 days from new lead through closing

Direct cost:Photography, preparation, marketing, brokerage split, and transaction costs included in the D3 average

Evidence:Four listing-side closings during the last 12 months

3. New-construction buyer representation

Active now:Limited

How revenue is earned:Brokerage compensation under builder and buyer agreements when permitted

Typical time to revenue:UNKNOWN because Maria has only one completed new-construction transaction in the last 24 months

Direct cost:Travel, follow-up time, and transaction expenses; reliable average UNKNOWN

Evidence:One closing in 24 months; insufficient sample for a dependable forecast

4. Out-of-area agent referrals

Active now:Yes, but secondary

How revenue is earned:Referral fee paid through the broker under a written referral agreement

Typical time to revenue:Highly variable; current median UNKNOWN

Direct cost:Administrative and relationship-development time

Evidence:\$2,400 received during the last 12 months

RECORDS TO CONSULT

- Brokerage commission statements
- Closing records
- Accounting categories
- Referral agreements
- CRM lead-to-close dates

WHAT THE AI SHOULD LEARN

Buyer and listing representation are proven revenue streams. New construction and referrals should not carry aggressive forecasts until Maria has larger samples and more reliable time-to-revenue data.

B4. WHY SHOULD AN APPROPRIATE CLIENT SELECT YOU?

WHAT THIS QUESTION IS ASKING

Identify specific, demonstrable differences. Do not answer with “I care more,” “I work harder,” or “I provide world-class service” unless evidence and an operational definition support the claim.

COMPLETED SAMPLE ANSWER

Demonstrable expertise:

- Six years of residential transaction experience in the stated service area
- 10 closed sides during the last 12 months
- Documented buyer and seller consultation processes

Process advantage:

- Written consultation summary and next-step plan
- Weekly active-client update schedule
- Defined response, escalation, and transaction-update standards

Local knowledge:

- Transaction and market-data experience in western Hillsborough County
- Maintained monthly market summaries for the primary service area

Service standard:

- New inquiries acknowledged within 15 minutes during stated business hours when technically possible
- Active clients receive a scheduled weekly update even when there is no material change

Evidence:

- CRM response-time report

- 10 closed sides in the last 12 months
- Eight post-closing surveys specifically mentioning clarity or communication
- 21 published reviews accumulated over Maria's career

Claims still requiring proof:

- "Better negotiation"
- "Sells homes faster"
- "Gets clients more money"

RECORDS TO CONSULT

- Review archive
- CRM response data
- Service checklists
- MLS comparative performance data
- Post-closing surveys

WHAT THE AI SHOULD LEARN

Maria can support claims about process, experience, and communication. The AI should not use superiority claims about negotiation speed or price without a valid comparison and appropriate context.

B5. WHO OR WHAT COMPETES FOR THE SAME CLIENT DECISION?

WHAT THIS QUESTION IS ASKING

Competition includes more than other agents. A consumer may select a team, a brokerage, a builder representative, a limited-service model, a technology platform, a friend, self-representation, or no transaction at all.

COMPLETED SAMPLE ANSWER

Direct agent competitors:

- Established solo residential agents in the same service area
- High-volume teams with large advertising budgets
- Listing specialists with neighborhood-specific market share

Brokerage and platform competitors:

- National portals that capture and route consumer inquiries
- Brokerages offering rebates, bundled services, or large technology platforms

Non-agent alternatives:

- For-sale-by-owner
- Builder sales representatives
- Attorneys or limited-service providers for defined needs

- Consumers representing themselves where permitted

Client choosing not to transact:

- Remaining in the current home
- Renewing a lease
- Delaying because of payment, insurance, inventory, or uncertainty

Competitor strengths:

- Larger databases
- Greater advertising frequency
- Dedicated administrative staff
- Stronger neighborhood-specific recognition

Competitor weaknesses:

- Inconsistent individual-agent continuity
- Generic follow-up
- High lead volume that may reduce personalization

Maria's defensible distinction:

- A documented decision process and communication standard for a narrowly defined local residential client
- Bilingual conversational support when appropriate
- Agent-owned follow-through rather than handoffs through a large team

RECORDS TO CONSULT

- Competitor websites and public marketing
- MLS production and listing-presence reports when permitted
- Consumer feedback
- Lost-opportunity notes
- Local search results

WHAT THE AI SHOULD LEARN

Maria should not try to outspend high-volume teams. Her strategy should make her process visible, build proof around decision clarity and communication, and concentrate on database and local-authority channels.

SECTION C - GOALS, TIME HORIZON, AND CAPACITY

C1. WHAT MUST THIS BUSINESS PRODUCE DURING THE NEXT 12 MONTHS?

WHAT THIS QUESTION IS ASKING

Translate ambition into dated financial and production outcomes. Revenue, net income, closing counts, and service capacity must agree mathematically.

COMPLETED SAMPLE ANSWER

Gross commission income target:\$168,000

Other business revenue target:\$3,000 from properly documented outbound referrals

Total gross business revenue target:\$171,000

Net business income target before personal taxes:\$75,000

Closed buyer-side target:Nine

Closed listing-side target:Seven

Other transaction target:Zero included in the production requirement; referral income is tracked separately

Total closed-side target:16

Maximum active-client capacity:Six active clients at one time

Target deadline:July 31, 2027

Planning math:

- Target average GCI per closed side: $\$168,000 \div 16 = \$10,500$
- Target average contribution per closed side: \$7,200
- Contribution from 16 closings: $16 \times \$7,200 = \$115,200$
- Planned annual fixed operating costs: \$43,200
- Closing contribution after fixed costs: $\$115,200 - \$43,200 = \$72,000$
- Other revenue target: \$3,000
- Planned net business income before personal taxes: $\$72,000 + \$3,000 = \$75,000$

RECORDS TO CONSULT

- Last-12-month production
- Brokerage commission statements

- Fixed-cost schedule
- Average contribution calculation
- Capacity calendar
- Pipeline conversion history

WHAT THE AI SHOULD LEARN

The target is mathematically coherent if Maria maintains approximately \$7,200 contribution per closing and contains fixed costs near \$43,200. The next test is whether the present pipeline and conversion rates can produce 16 closings without exceeding capacity.

C2. WHAT IS THE SINGLE MOST IMPORTANT 90-DAY BUSINESS OUTCOME?

WHAT THIS QUESTION IS ASKING

Select one measurable result that removes the most important current constraint. This is not a list of everything Maria would like to improve.

COMPLETED SAMPLE ANSWER

Outcome: Improve conversion from completed consultation to signed representation agreement

Numeric success measure: At least 10 signed agreements from at least 15 completed consultations during the 90-day test

Starting value: Eight agreements from 15 completed consultations during the previous 90 days, or 53.3%

Target value: 10 of 15, or 66.7%

Deadline: October 31, 2026

Why this has priority:

- The business already produces consultation opportunities
- The largest measured avoidable loss occurs after the consultation
- Improving this stage uses existing opportunity volume before purchasing more leads

What will be deprioritized:

- Adding a new paid-lead vendor
- Expanding into a second major service area
- Launching daily short-form video
- Purchasing another general training library

RECORDS TO CONSULT

- CRM consultation and agreement records
- Consultation follow-up notes
- Calendar and completed appointments

- Signed buyer and listing agreements

WHAT THE AI SHOULD LEARN

Maria's first 90-day strategy should improve consultation diagnosis, delivery, follow-up, and agreement conversion - not increase raw lead volume.

C3. HOW MUCH WORKING CAPACITY ACTUALLY EXISTS?

WHAT THIS QUESTION IS ASKING

Build the plan around hours that truly exist. Count client service, prospecting, follow-up, administration, training, evenings, weekends, and known limits.

COMPLETED SAMPLE ANSWER

Total hours available weekly:42
Client-service hours:14
Lead-generation hours:10
Follow-up hours:6
Content and marketing hours:4
Administration and transaction hours:5
Training and practice hours:3
Evening availability:Tuesday and Thursday until 7:30 p.m.
Weekend availability:Saturday from 9:00 a.m. to 3:00 p.m.; Sunday unavailable except for a genuine transaction emergency
Known capacity constraints:
• Maximum of six active clients without backup or administrative help • No routine work scheduled Sunday • Two weekday medical or exercise appointments totaling four hours • Drive time must be contained by the defined service area

RECORDS TO CONSULT

- Actual calendar for the last four weeks
- Phone and appointment logs
- Transaction workload
- Family and health schedule
- Time-tracking report, if available

WHAT THE AI SHOULD LEARN

Maria has 42 usable hours, not unlimited availability. A strategy requiring 20 additional prospecting hours or constant weekend coverage is not operationally credible.

C4. WHAT COMMITMENTS COMPETE WITH THE BUSINESS?

WHAT THIS QUESTION IS ASKING

Identify commitments that consume energy, time, money, or scheduling flexibility. A credible plan accommodates reality rather than treating every non-business responsibility as a motivational defect.

COMPLETED SAMPLE ANSWER

Employment: No separate employment

Caregiving: Approximately five hours each week assisting a family member

Education: No current degree program; three hours weekly reserved for business skill development

Health limitations: Two scheduled exercise or medical blocks each week; no restriction on ordinary showing or appointment duties

Travel: One planned four-day family trip during the next 90 days

Other businesses: None

Non-negotiable personal commitments:

- Sunday protected except for emergencies
- Family dinner Wednesday evening
- Medical and exercise appointments

Expected capacity changes:

- Four-day travel period in September
- No other known reduction during the 90-day test

RECORDS TO CONSULT

- Personal and business calendars
- Travel reservations
- Caregiving schedule
- Health requirements
- Other contractual commitments

WHAT THE AI SHOULD LEARN

The 90-day plan should account for one shortened week and preserve Maria's non-negotiable boundaries. The AI should redistribute activities rather than silently assuming every week contains the same 42 hours.

C5. WHAT ARE THE PREDETERMINED PIVOT CONDITIONS?

WHAT THIS QUESTION IS ASKING

Decide in advance what evidence will cause the strategy to continue, scale, change, pause, or end. This reduces emotional attachment and prevents both premature abandonment and endless spending.

COMPLETED SAMPLE ANSWER

Current strategy: Improve consultation-to-agreement conversion while concentrating opportunity generation on the existing database, past clients, and referrals

Continue if:

- At least 12 qualified two-way conversations occur each month
- At least five consultations are completed each month
- Consultation records are complete enough to evaluate

Scale if:

- At least 10 of 15 completed consultations produce signed agreements
- Service standards remain within target
- Cost per signed agreement remains below \$500 in directly attributable spending

Modify if:

- Qualified conversations occur but fewer than 30% produce scheduled consultations
- Consultations occur but recurring objections or missed questions explain the loss
- The records are incomplete enough to prevent diagnosis

Pause if:

- Consent or brokerage-approval records are incomplete
- Active-client service falls below the stated standard
- Business cash reserve drops below three months of fixed costs

Pivot if:

- After the full 90-day test and at least 15 completed consultations, fewer than eight agreements are signed
- Or the strategy fails to produce enough consultation volume for a valid test despite completion of the planned inputs

Review dates:

- Weekly scoreboard review
- Monthly diagnostic review
- Final 90-day decision on October 31, 2026

Evidence used:

- CRM stage records

- Signed agreements
- Calendar
- Source-cost records
- Service-standard report
- Cash-reserve record

RECORDS TO CONSULT

- Written 90-day plan
- CRM
- Accounting
- Calendar
- Client-service measurements

WHAT THE AI SHOULD LEARN

The AI is not permitted to declare success because Maria “showed up.” It must evaluate the strategy against the agreed thresholds and recommend continue, scale, modify, pause, or pivot based on recorded evidence.

SECTION D - FINANCIAL REALITY

D1. WHAT WERE THE ACTUAL BUSINESS RESULTS FOR THE LAST 12 COMPLETED MONTHS?

WHAT THIS QUESTION IS ASKING

Provide actual revenue, expenses, net income, and cash-flow variability. The AI needs a financial starting point - not a desired income and not the largest commission check Maria remembers.

COMPLETED SAMPLE ANSWER

Gross commission income:\$105,000
Other business revenue:\$2,400 in outbound referral income
Total gross revenue:\$107,400
Total business expenses:\$76,200
Net business income before personal taxes:\$31,200
Months with no closing income:Three
Best revenue month:\$24,150 gross revenue
Worst revenue month:\$0 gross revenue

Source of numbers:

- Brokerage annual commission statement
- QuickBooks profit-and-loss report
- Business bank statements
- Referral-payment records

Reconciliation:

\$107,400 total gross revenue

- \$76,200 total business expenses

= \$31,200 net business income before personal taxes

RECORDS TO CONSULT

- Profit-and-loss statement
- Brokerage year-end statement
- Business bank and credit-card statements
- Tax return or tax workpapers
- Referral records

WHAT THE AI SHOULD LEARN

Maria's business is producing revenue but has substantial expenses and uneven cash timing. A plan based only on \$105,000 of GCI would materially overstate the owner's economic result.

D2. WHAT ARE THE RECURRING FIXED COSTS?

WHAT THIS QUESTION IS ASKING

List costs the business incurs whether or not another transaction closes. Convert irregular annual expenses into monthly planning amounts.

COMPLETED SAMPLE ANSWER

Brokerage fixed fees:\$200 monthly / \$2,400 annually / required / 30-day termination provision

MLS:\$75 monthly planning average / \$900 annually / required for current model / annual cycle

Association dues:\$65 monthly planning average / \$780 annually / required for current memberships / annual cycle

Licensing and continuing education:\$50 monthly reserve / \$600 annually / required / renewal cycle varies

Lockbox and showing access:\$25 monthly / \$300 annually / required for current service / annual cycle

CRM and software:\$325 monthly / \$3,900 annually / partly required, partly optional / varying renewals

Website and hosting:\$150 monthly / \$1,800 annually / optional but operationally important / monthly

Insurance:\$125 monthly planning average / \$1,500 annually / required or risk-management expense / annual
Vehicle baseline:\$850 monthly / \$10,200 annually / operationally required / ongoing
Coaching and training:\$599 monthly / \$7,188 annually / optional / cancellable under current agreement
Base paid-lead and advertising commitments:\$1,000 monthly / \$12,000 annually / optional / review in 90 days
Phone, bookkeeping, storage, and miscellaneous fixed tools:\$136 monthly / \$1,632 annually / mixed / varying
TOTAL MONTHLY FIXED COSTS:\$3,600
TOTAL ANNUAL FIXED COSTS:\$43,200

RECORDS TO CONSULT

- Profit-and-loss detail
- Vendor subscriptions
- Brokerage and association invoices
- Credit-card statements
- Renewal notices
- Cancellation terms

WHAT THE AI SHOULD LEARN

Maria has \$1,599 per month tied to coaching and base paid-lead spending before measuring variable transaction costs. Those two optional categories deserve separate return-on-investment review.

D3. WHAT DOES ONE CLOSED TRANSACTION ACTUALLY CONTRIBUTE?

WHAT THIS QUESTION IS ASKING

Calculate what an average closed side adds to the business after the costs that occur because that transaction closed. This is not the advertised commission rate and not the check received by the brokerage.

COMPLETED SAMPLE ANSWER

Average sale price:\$420,000
Average gross compensation received by brokerage for Maria's side:\$10,500
Amount attributable to Maria's side before split and direct costs:\$10,500
Brokerage split:\$2,100 average
Franchise, royalty, and transaction fees:\$300 average
Team split:\$0
Lead or referral fee:\$500 average across all closings

Variable marketing cost:\$400 average

Other direct cost:\$0 included in this model

Average agent contribution before fixed operating expenses and personal taxes:

\$10,500

- \$2,100 brokerage split
- \$300 transaction fees
- \$500 average lead/referral fee
- \$400 variable marketing

= \$7,200 average contribution per closed side

RECORDS TO CONSULT

- Closing-by-closing commission statements
- Brokerage split schedule
- Referral agreements
- Transaction invoices
- Listing and buyer marketing expenses

WHAT THE AI SHOULD LEARN

Each average closing contributes approximately \$7,200 toward fixed costs, owner income, reserves, and taxes. Forecasts should use \$7,200 - not \$10,500 - as the transaction contribution unless the cost structure changes.

D4. WHAT IS THE BUSINESS BREAK-EVEN POINT?

WHAT THIS QUESTION IS ASKING

Determine how many average closings are required merely to cover fixed business operating costs. Break-even is not the owner's income goal.

COMPLETED SAMPLE ANSWER

Monthly fixed costs:\$3,600

Average contribution per closing:\$7,200

Monthly break-even:

$\$3,600 \div \$7,200 = 0.50$ closings per month

Annual break-even:

$\$43,200 \div \$7,200 = 6$ closings per year

Interpretation:

- The first six average closings cover annual fixed operating costs
- Closings above six begin contributing to owner income, business reserves, and taxes

Assumptions requiring verification:

- Average contribution remains near \$7,200
- Fixed costs remain near \$43,200
- Referral-fee mix does not rise materially
- No major unplanned technology, vehicle, legal, or marketing expense occurs

RECORDS TO CONSULT

- Fixed-cost schedule
- Average transaction contribution
- Planned vendor changes
- Cash-flow forecast

WHAT THE AI SHOULD LEARN

Maria's present 10-closing production is above operating break-even but does not produce her target income. The 16-closing target is connected to \$75,000 planned net income, not merely survival.

D5. WHAT CASH RUNWAY PROTECTS THE BUSINESS?

WHAT THIS QUESTION IS ASKING

Calculate how long the business can pay its operating costs if no new closing income arrives. Keep business operating reserves separate from household reserves.

COMPLETED SAMPLE ANSWER

Cash currently reserved for business operations:\$10,800

Average monthly fixed business outflow:\$3,600

Business runway:

$$\text{\$10,800} \div \text{\$3,600} = 3 \text{ months}$$

Personal living-cost reserve:\$18,000 held separately; not counted as business cash

Known upcoming annual expenses:

- Association and MLS renewals
- Insurance renewal
- Vehicle maintenance
- Website renewal

Minimum acceptable business reserve:\$21,600, equal to six months of current fixed costs

Trigger for reducing expenses:

- Business reserve falls below \$10,800
- No pending closing and no property under contract for 60 consecutive days

- Optional subscription fails its agreed 90-day result test

RECORDS TO CONSULT

- Business bank balance
- Accounts payable
- Subscription calendar
- Pending-transaction schedule
- Personal reserve account

WHAT THE AI SHOULD LEARN

Maria has only half of her desired business reserve. The plan should protect cash, challenge optional expenses, and avoid adding recurring costs without a defined return test.

D6. WHAT IS THE TAX-MANAGEMENT PROCESS?

WHAT THIS QUESTION IS ASKING

Explain how income and expenses are recorded, how taxes are reserved, when the books were last reconciled, and which issues require a qualified tax professional.

COMPLETED SAMPLE ANSWER

Bookkeeping system:QuickBooks Online with business bank and credit-card feeds

Last reconciliation date:June 30, 2026

Tax professional:Florida-licensed CPA engaged for annual filing and quarterly planning

Tax reserve:25% of net business income transferred to a separate tax savings account; percentage subject to CPA advice

Estimated-tax schedule:Quarterly reminders maintained in calendar; payment amount confirmed from CPA projection

Separate business account:Yes

Receipt and document storage:Digital receipt folder linked to monthly bookkeeping workflow

Items requiring professional tax advice:

- Vehicle-expense method
- Home-office eligibility
- Retirement-plan options
- Effect of referral income
- Whether the current reserve percentage remains adequate

RECORDS TO CONSULT

- Reconciled accounting file
- Prior tax return

- Estimated-tax vouchers or tax portal
- CPA correspondence
- Business bank and tax-reserve accounts

WHAT THE AI SHOULD LEARN

The AI may organize questions and model cash scenarios, but it should not replace Maria's CPA or invent a tax conclusion. Any planning model must keep the tax reserve separate from spendable operating cash.

SECTION E - PRODUCTION AND TRANSACTION BASELINE

E1. WHAT CLOSED DURING THE LAST 12 MONTHS AND LAST 90 DAYS?

WHAT THIS QUESTION IS ASKING

Report recent production by side and connect gross revenue with net business income. Using both periods shows the established annual pattern and the newest direction.

COMPLETED SAMPLE ANSWER

LAST 12 MONTHS

Buyer sides:6
Listing sides:4
Other sides:0
Total sides:10
Gross commission income:\$105,000
Other business revenue:\$2,400
Net business income before personal taxes:\$31,200

LAST 90 DAYS

Buyer sides:2
Listing sides:1
Other sides:0
Total sides:3
Gross commission income:\$31,800
Net business income before personal taxes attributable to the period:approximately \$11,600
Qualification:

The 90-day net figure comes from period-specific bookkeeping and is not calculated by dividing the annual net income by four.

RECORDS TO CONSULT

- MLS production report
- Brokerage commission statement
- Transaction-management system
- Quarterly profit-and-loss report

WHAT THE AI SHOULD LEARN

Maria's recent closing pace annualizes to 12 sides, which is better than her trailing 10-side year but still below the 16-side target. The plan must close a four-side annualized gap through improved conversion and reliable opportunity flow.

E2. WHAT FAILED TO CLOSE?

WHAT THIS QUESTION IS ASKING

Count the unsuccessful parts of the process and classify why they failed. A forecast based only on closings hides financing fallout, inspection failures, withdrawals, expired listings, and preventable process defects.

COMPLETED SAMPLE ANSWER

Measurement period:Last 12 months
Representation agreements signed:15
Transactions opened or placed under contract:13
Transactions closed:10
Transactions cancelled or failed:3
Financing failures:1
Inspection or property-condition failures:1
Client withdrawals after contract:1
Listing expirations:0
Other failure reasons:
• Two signed buyer clients did not enter a transaction during the period; one remains nurture and one was lost after inconsistent follow-up
Preventable versus non-preventable:
• Financing failure: probably non-preventable after documented lender coordination, but prequalification process will be reviewed • Inspection failure: partially preventable only if expectations and property-condition discussion were inadequate; evidence inconclusive • Client withdrawal: non-preventable based on documented personal circumstance

- Lost signed buyer after inconsistent follow-up: preventable process failure

RECORDS TO CONSULT

- Transaction cancellation records
- CRM follow-up history
- Lender and inspection milestone records without confidential details
- Listing expiration records
- Post-loss review notes

WHAT THE AI SHOULD LEARN

Maria's forecast must account for transaction fallout and post-agreement follow-up. The AI should investigate the preventable follow-up failure rather than labeling every lost transaction "the market."

E3. HOW LONG DOES REVENUE TAKE TO ARRIVE?

WHAT THIS QUESTION IS ASKING

Measure the time between a new opportunity and collected revenue. This determines when today's work can affect cash and prevents unrealistic short-term income expectations.

COMPLETED SAMPLE ANSWER

Measurement period: Last 12 months
Sample size: 10 closed transactions
Median new lead to consultation: 12 days
Median consultation to signed agreement: 3 days
Median signed buyer agreement to contract: 54 days
Median listing agreement to contract: 32 days
Median contract to closing: 31 days
Median buyer lead to revenue: approximately 100 days
Median listing lead to revenue: approximately 78 days
Combined median lead-to-revenue time: approximately 92 days
Qualification:

The sample is small. Buyer and listing timelines should remain separate as more data is collected.

RECORDS TO CONSULT

- CRM creation dates
- Consultation dates
- Agreement dates
- Contract dates

- Closing dates

WHAT THE AI SHOULD LEARN

Activity started this week is unlikely to solve a cash problem next week. Maria needs adequate runway and leading indicators because most new opportunity work affects revenue two to four months later.

SECTION F - PIPELINE AND CONVERSION BASELINE

F1. DEFINE THE PIPELINE STAGES BEFORE COUNTING THEM.

WHAT THIS QUESTION IS ASKING

Create objective rules so “lead,” “prospect,” “client,” and “active” mean the same thing every time. Counts are useless when contacts move between vaguely defined categories.

COMPLETED SAMPLE ANSWER

New/uncontacted

Entry: New inquiry or contact added with no outreach attempt

Exit: First documented outreach attempt

Current count: 14

Contacted

Entry: At least one documented outreach attempt

Exit: Two-way conversation occurs, contact is disqualified, or follow-up cycle expires

Current count: 18

Two-way conversation

Entry: Prospect responds and a substantive exchange occurs

Exit: Qualification is completed, nurture is assigned, or contact is disqualified

Current count: 12

Qualified opportunity

Entry: Real estate need, service area, approximate timing, and ability or path to transact are identified

Exit: Consultation is scheduled, nurture is assigned, or prospect is disqualified

Current count: 8

Consultation scheduled

Entry: Date and time are accepted by both parties

Exit: Consultation is completed, cancelled, or missed

Current count:4

Consultation completed

Entry:Defined buyer or seller consultation is completed

Exit:Agreement is signed, follow-up is scheduled, or opportunity is lost

Current count:3

Agreement signed

Entry:Valid representation or listing agreement is executed

Exit:Client becomes active, enters nurture, terminates, or is lost

Current count:5

Active client

Entry:Signed client is actively preparing, searching, or marketing

Exit:Under contract, paused, terminated, or lost

Current count:6

Under contract

Entry:Executed purchase contract with contingencies and milestones tracked

Exit:Closed or cancelled

Current count:2

Closed

Entry:Transaction has closed and business revenue is recorded

Exit:Moved to past-client relationship process

Current count:10 closed during the rolling last 12 months

Nurture/future

Entry:Legitimate future need exists, but timing or readiness does not support active status

Exit:Qualified opportunity reopens or contact is disqualified

Current count:82

Disqualified/lost

Entry:Need is outside service model, consent is absent, contact requests no further communication, another provider is selected, or opportunity ends

Exit:None unless the consumer independently reinitiates and the record is lawfully reopened

Current count:26 added during the last 90 days

RECORDS TO CONSULT

- CRM stage definitions
- Saved filters

- Calendar
- Signed agreements
- Transaction-management records

WHAT THE AI SHOULD LEARN

Maria now has reproducible stage definitions. The AI can calculate conversion without treating 82 long-term nurture contacts as immediate sales opportunities.

F2. WHAT ARE THE CONVERSION RATES?

WHAT THIS QUESTION IS ASKING

Calculate movement between defined stages over one stated period. Show the numerator, denominator, formula, sample size, and data source. A percentage without those details can create false confidence.

COMPLETED SAMPLE ANSWER

Measurement period: Previous 90 days

Data sources: CRM stage history, calendar, signed agreements, and transaction records

New leads to documented contact attempt:

$$94 \div 120 = 78.3\%$$

Documented contact attempts to two-way conversations:

$$48 \div 94 = 51.1\%$$

Two-way conversations to qualified opportunities:

$$24 \div 48 = 50.0\%$$

Qualified opportunities to consultations scheduled:

$$20 \div 24 = 83.3\%$$

Consultations scheduled to consultations completed:

$$15 \div 20 = 75.0\%$$

Consultations completed to agreements signed:

$$8 \div 15 = 53.3\%$$

Agreements signed to contracts opened:

$$5 \div 8 = 62.5\%$$

Contracts opened to closings completed during the period:

$$3 \div 5 = 60.0\%$$

Qualification:

- Two of the five contracts were still active at the end of the measurement period
- The 60% contract-to-close figure is not a final fallout rate
- Sample sizes are small

- Confidence is moderate for early-stage volume and low for later-stage forecasting

UNKNOWN conversions:

- Separate buyer and seller consultation-to-agreement rates
- Conversion by price band
- Conversion by individual paid-lead campaign

RECORDS TO CONSULT

- CRM export
- Calendar
- Agreement records
- Transaction records
- Source and campaign tags

WHAT THE AI SHOULD LEARN

The largest visible avoidable loss in the measured process is completed consultation to signed agreement. The AI should not recommend purchasing more leads until it tests whether improving that conversion produces more value from the existing pipeline.

F3. WHAT IS THE PIPELINE BY SOURCE?

WHAT THIS QUESTION IS ASKING

Compare each source using money, time, conversations, consultations, agreements, closings, and net revenue. A source that creates many names but no closings is not automatically valuable.

COMPLETED SAMPLE ANSWER

Measurement period: Last 12 months

Past-client relationships

Spend: \$1,200

Time: 100 hours

Leads or opportunities: 30

Two-way conversations: 24

Consultations: 8

Agreements: 5

Closings: 3

Approximate net revenue after directly attributable source spend: \$20,400

Personal referrals

Spend: \$600

Time:80 hours
Leads:24
Conversations:18
Consultations:7
Agreements:4
Closings:3
Approximate net revenue after directly attributable source spend:\$21,000

Sphere

Spend:\$900
Time:70 hours
Leads:20
Conversations:14
Consultations:4
Agreements:2
Closings:1
Approximate net revenue after directly attributable source spend:\$6,300

Open houses

Spend:\$1,800
Time:150 hours
Leads:65
Conversations:28
Consultations:10
Agreements:3
Closings:1
Approximate net revenue after directly attributable source spend:\$5,400

Geographic farming

Spend:\$4,800
Time:120 hours
Leads:22
Conversations:10
Consultations:3
Agreements:1
Closings:0

Approximate net revenue after directly attributable source spend:negative \$4,800

Organic content

Spend:\$1,200

Time:180 hours

Leads:28

Conversations:12

Consultations:4

Agreements:1

Closings:1

Approximate net revenue after directly attributable source spend:\$6,000

Paid leads

Spend:\$12,000

Time:240 hours

Leads:160

Conversations:38

Consultations:9

Agreements:2

Closings:1

Approximate net revenue after directly attributable source spend:negative \$4,800

Other

Spend:\$0

Time:UNKNOWN

Leads, conversations, consultations, agreements, and closings:Not consistently tagged

Net revenue:UNKNOWN

Qualification:

- Net revenue here means average transaction contribution less direct source spend; it is not final taxable income
- Attribution is imperfect when more than one source influenced the same client
- Time has not yet been assigned a dollar value

RECORDS TO CONSULT

- CRM source records
- Advertising invoices
- Calendar and time tracking
- Commission statements

- Referral and event records

WHAT THE AI SHOULD LEARN

Past-client and referral channels produce the strongest measured closing results. Paid leads and geographic farming require immediate review. Organic content may warrant continued testing, but its 180-hour cost must not be ignored.

F4. WHAT EXISTS IN THE RELATIONSHIP DATABASE?

WHAT THIS QUESTION IS ASKING

Count usable relationships, classify them, record lawful channel consent, identify bad data, and determine whether each meaningful contact has a next action.

COMPLETED SAMPLE ANSWER

Total usable contacts:612
Past clients:48
Active clients:6
Qualified prospects:24
Nurture contacts:410
Referral partners:22
Other usable contacts:102

Contacts with documented valid email permission or appropriate relationship basis: 480

Contacts with documented text consent:210
Contacts eligible for calling under the current documented process:350
Duplicate or stale records needing review:93
Last complete database cleanup:January 15, 2026
Percentage with a documented next action:38%
Qualification:

Consent and communication eligibility are channel-specific. One number should not be treated as permission for every communication method.

RECORDS TO CONSULT

- CRM export
- Consent fields
- Duplicate report
- Email-bounce report
- Internal do-not-contact list
- Last-activity and next-action fields

WHAT THE AI SHOULD LEARN

Maria has a substantial database but weak next-action discipline and 93 questionable records. Database cleanup and follow-up design may create more value than acquiring additional names.

SECTION G - LEAD GENERATION AND MARKETING BASELINE

G1. WHICH LEAD-GENERATION METHODS ARE CURRENTLY ACTIVE?

WHAT THIS QUESTION IS ASKING

Describe every active method as a business test. State whom it is intended to reach, how much time and money it consumes, how long it has operated, what action the consumer is asked to take, what pipeline results it has produced, and whether the evidence supports continuing it.

COMPLETED SAMPLE ANSWER

METHOD 1: Past-client and referral relationship program

Purpose: Generate repeat business, introductions, and referrals through useful ongoing contact

Intended audience: Past clients, qualified sphere contacts, and referral partners with appropriate communication status

Weekly time: Three hours

Monthly direct cost: Approximately \$150

Start date: Informally used for several years; structured measurement began August 1, 2025

Measurement period: Last 12 months

Calls to action:

- Request a consultation when a real estate decision exists
- Share a useful resource with someone who needs it
- Introduce Maria when appropriate

Pipeline results:

- Past-client and personal-referral sources produced 54 opportunities, 42 conversations, 15 consultations, nine agreements, and six closings

Decision: Continue and improve next-action coverage

METHOD 2: Open houses

Purpose: Meet active local buyers and demonstrate consultation value

Intended audience: Consumers who voluntarily visit a listed property

Weekly time: Approximately three hours averaged across the year

Monthly direct cost:Approximately \$150
Start date:Current format began October 2025
Measurement period>Last 12 months
Call to action:Schedule a buyer decision and preparation consultation
Pipeline results:65 leads, 28 conversations, 10 consultations, three agreements, one closing
Decision:Modify; improve qualification and consultation follow-up before increasing frequency
METHOD 3:Organic local content
Purpose:Build owned authority around local residential decisions and recurring client questions
Intended audience:Residential buyers and sellers in the defined service area
Weekly time:Four hours
Monthly direct cost:Approximately \$100
Start date:September 2025
Measurement period>Last 12 months
Calls to action:
• Download a decision guide • Join the email list • Request a consultation
Pipeline results:28 attributable opportunities, 12 conversations, four consultations, one agreement, one closing
Decision:Continue with narrower topics and stronger measurement; do not increase frequency until content-to-conversation tracking improves
METHOD 4:Paid internet leads
Purpose:Create new buyer and seller opportunities outside the existing database
Intended audience:Consumers submitting inquiries through the paid platform
Weekly time:Approximately five hours
Monthly direct cost:\$1,000
Start date:August 2025
Measurement period>Last 12 months
Call to action:Respond to the inquiry and complete qualification
Pipeline results:160 leads, 38 conversations, nine consultations, two agreements, one closing
Decision:Do not renew automatically. Complete a 90-day conversion and cost review; pause if the vendor cannot produce acceptable agreement and closing results.
METHOD 5:Geographic farming
Purpose:Build recognition and seller opportunities in one defined neighborhood

Intended audience:Property owners in the selected area using compliant, non-discriminatory geographic criteria
Weekly time:Approximately 2.5 hours
Monthly direct cost:\$400
Start date:November 2025
Measurement period:Eight months
Call to action:Request a property and market-planning consultation
Pipeline results:22 responses or inquiries, 10 conversations, three consultations, one agreement, zero closings
Decision:Modify through the agreed review date. Pivot if the full test still fails its predetermined threshold.

RECORDS TO CONSULT

- CRM source and campaign fields
- Advertising invoices
- Calendar and time tracking
- Landing-page and call-tracking reports
- Signed agreements
- Closing and net-revenue records

WHAT THE AI SHOULD LEARN

Maria's database and referral channels have the strongest proof. The AI should concentrate first on improving conversion and follow-up in proven channels, subject paid leads and farming to explicit tests, and avoid praising raw lead volume.

G2. WHAT IS THE CONTENT AND AUTHORITY-BUILDING SYSTEM?

WHAT THIS QUESTION IS ASKING

Explain what you are qualified to teach, which recurring consumer questions the content answers, where it is published, how often, what the audience is asked to do, and whether the content produces business movement rather than vanity metrics.

COMPLETED SAMPLE ANSWER

Topics where Maria has demonstrable expertise:

- Preparing for a residential buyer consultation
- Comparing sell-first, buy-first, and coordinated-move options
- Understanding local listing preparation and communication steps
- Reading local inventory, days-on-market, and price-adjustment data
- Building a transaction timeline and decision checklist

Questions clients repeatedly ask:

- “Should we sell before we buy?”
- “What can we do before meeting a lender?”
- “Which repairs or preparation steps matter before listing?”
- “How long could the process take?”
- “What happens if the appraisal, financing, or inspection creates a problem?”

Content formats:

- Written articles
- Downloadable checklists
- Short explanatory videos
- Monthly local market email
- Consultation-preparation guides

Publishing frequency:

- One substantial article every two weeks
- One email each month
- Two short videos or visual explanations each week when capacity permits

Distribution channels:

- Maria’s own website and email list
- Brokerage-approved social accounts
- Selected community groups where posting is permitted

Owned audience versus rented-platform audience:

- Owned: Website, downloadable-resource library, and 480 email-eligible contacts
- Rented: Social-platform followers and community-group access

Calls to action:

- Download a relevant guide
- Reply with a specific question
- Schedule a buyer or seller decision consultation

Content-to-conversation measurement:

- UTM or source tags when available
- Form source recorded in CRM
- “How did you find this?” recorded during intake
- Monthly count of content-attributed conversations, consultations, agreements, and closings

Existing content worth updating:

- Buyer preparation checklist
- Sell-first-versus-buy-first article
- Local pricing and price-reduction explainer

RECORDS TO CONSULT

- Website analytics
- Email reports
- CRM source data
- Content inventory
- Search-performance records
- Consultation notes

WHAT THE AI SHOULD LEARN

Maria's content should support her documented position as a decision-process guide. The AI should recommend fewer useful, measurable assets - not a content treadmill designed to satisfy an algorithm while the business owner forgets to follow up.

G3. DOES EVERY OUTREACH CHANNEL HAVE A COMPLIANCE PROCESS?

WHAT THIS QUESTION IS ASKING

Document how the business determines whether it may call, text, email, or direct-message a person; how it stores consent; how it honors opt-outs; and where brokerage and fair-housing review enter the process.

COMPLETED SAMPLE ANSWER

Calling process:

- Record source before outreach
- Use the brokerage-approved do-not-call and suppression process when applicable
- Do not call records marked do not contact
- Document result and next action

Texting process:

- Manual one-to-one operational texts are separated from automated marketing
- Automated texts require documented consent appropriate to the use and a broker-approved platform
- Opt-out requests are recorded immediately
- Proposed new automation remains unapproved

Email process:

- Use accurate sender identification
- Send only through approved systems and appropriate lists

- Include and honor the opt-out process
- Record hard bounces and suppress invalid addresses

Social direct-message process:

- No bulk unsolicited automation
- Respond to initiated inquiries or conduct limited individualized outreach only after policy review
- Move the record into the CRM when a substantive business conversation begins

Consent records:

- Source, date, channel, scope, and original evidence stored in the CRM or linked record

Opt-out handling:

- Immediate suppression in the relevant channel
- Internal do-not-contact flag when requested
- No later reactivation without a documented permissible basis

Do-not-call checks:

- Brokerage-approved process completed before covered solicitation

Brokerage approval:

- Required for advertising templates, automated communication vendors, and new data-collection forms

Fair-housing review:

- Audience, wording, images, targeting criteria, and housing claims reviewed against current requirements and brokerage policy

RECORDS TO CONSULT

- CRM consent records
- Internal suppression list
- Vendor settings
- Brokerage approvals
- Current authoritative communication and fair-housing guidance

WHAT THE AI SHOULD LEARN

The AI may help document or audit the workflow but must not infer consent, reactivate suppressed contacts, or recommend a campaign before the required policy and legal checks are complete.

G4. WHICH MARKETING CLAIMS CAN BE PROVEN?

WHAT THIS QUESTION IS ASKING

For each important public claim, identify the evidence, measurement period, necessary context, and approval. Unsupported claims should be revised or removed.

COMPLETED SAMPLE ANSWER

CLAIM 1: "Six years of residential real estate experience."
Evidence: Active-license and transaction history
Measurement period: Six active years as of July 2026
Qualification: Must not imply six years in every neighborhood or transaction type
Approval required: Standard brokerage advertising review
Decision: Keep with date-sensitive review
CLAIM 2: "A written plan after your consultation."
Evidence: Current buyer and seller consultation workflow and sample anonymized output
Measurement period: Current service process
Qualification: State what the plan includes; do not promise a particular transaction result
Approval required: Brokerage review of public wording
Decision: Keep
CLAIM 3: "Scheduled weekly updates for active clients."
Evidence: CRM task template and service-standard report
Measurement period: Previous six months
Qualification: Define active client and communication exceptions
Approval required: Brokerage review
Decision: Keep while performance remains within standard
CLAIM 4: "I get sellers more money."
Evidence: No valid controlled comparison
Measurement period: None
Qualification: A disclaimer would not repair the absence of evidence
Approval required: Not submitted
Decision: Remove
CLAIM 5: "I sell homes faster."
Evidence: Maria has not established a reliable comparison with the relevant market and property mix
Measurement period: UNKNOWN
Qualification: Would require transparent methodology and context
Approval required: Brokerage and MLS-data-use review
Decision: Do not use
CLAIM 6: "Clients repeatedly identify communication and clarity as strengths."
Evidence: Eight post-closing surveys and published review themes
Measurement period: Last 12 months

Qualification: Describe the sample; do not imply every client said it

Approval required: Brokerage review and permission for any direct testimonial

Decision: Use only with accurate context

RECORDS TO CONSULT

- License and transaction history
- CRM service reports
- Survey results
- Review archive
- MLS comparison reports when permitted
- Brokerage approval

WHAT THE AI SHOULD LEARN

Maria can market process, documented experience, and supported client-feedback themes. The AI should reject superiority claims that lack an appropriate comparison.

SECTION H - SALES CAPABILITY BASELINE

H1. WHICH CLIENT-FACING PROCESSES ARE DOCUMENTED AND PRACTICED?

WHAT THIS QUESTION IS ASKING

Classify each process by its actual level of development. For this exercise:

DOCUMENTED means a written process exists.

PRACTICED means Maria has rehearsed or repeatedly performed it.

MEASURED means defined performance data exists.

UNKNOWN means the status or result is not known.

COMPLETED SAMPLE ANSWER

Initial lead response: MEASURED

Evidence: CRM response-time report and contact-attempt records

Qualification: DOCUMENTED

Evidence: Written question set exists, but completion quality is not consistently scored

Buyer consultation: MEASURED

Evidence: 15 completed consultations and eight signed agreements in the previous 90 days

Listing consultation: PRACTICED

Evidence:Repeated use and broker feedback; separate conversion sample too small for a reliable rate
Pricing conversation:PRACTICED
Evidence:Presentation framework and transaction experience; no scored review
Buyer agreement conversation:MEASURED
Evidence:Included in consultation-to-agreement result
Compensation conversation:PRACTICED
Evidence:Script framework and live use; objections not categorized consistently
Financing referral:DOCUMENTED
Evidence:Written lender-choice and disclosure process
Objection diagnosis:UNKNOWN
Evidence:Objections are described in notes but not coded or scored
Negotiation:PRACTICED
Evidence:Transaction experience and broker consultation; no valid superiority metric
Transaction updates:MEASURED
Evidence:CRM completion report for scheduled updates
Post-closing follow-up:DOCUMENTED
Evidence:30-day, six-month, and annual follow-up sequence exists; completion rate not consistently measured
Referral request:UNKNOWN
Evidence:Requests occur, but timing, wording, and results are not consistently recorded

RECORDS TO CONSULT

- Written scripts and checklists
- CRM activity reports
- Consultation records
- Broker review notes
- Call or presentation scorecards
- Post-closing process

WHAT THE AI SHOULD LEARN

Maria does not need generic training in every sales skill. The evidence points first to consultation conversion and objection diagnosis, with referral-request measurement as a secondary process gap.

H2. WHERE DOES THE EVIDENCE SHOW A SKILL CONSTRAINT?

WHAT THIS QUESTION IS ASKING

Identify one measurable loss point, connect it to a specific client-facing process, state the sample and current result, select a credible target, and define how the skill will be practiced and reviewed.

COMPLETED SAMPLE ANSWER

Pipeline stage with largest avoidable loss: Completed consultation to signed agreement

Relevant process:

- Diagnosing the consumer's actual decision barrier
- Explaining the representation process and value
- Discussing compensation clearly
- Confirming next steps and follow-up

Number of observed attempts: 15 completed consultations during the previous 90 days

Current conversion: Eight of 15, or 53.3%

Target conversion: At least 10 of 15, or 66.7%, during the next complete test

Method for practice:

- Use an AI role-play workflow for skeptical buyer and seller scenarios
- Score each response against a defined consultation rubric
- Review two anonymized consultation summaries each week
- Ask the broker or a verified specialist to review two difficult scenarios during the 90-day period
- Categorize every lost consultation by the primary reason

Review date: Weekly skill-practice review; final evaluation October 31, 2026

Qualification:

The target is a test, not an industry benchmark. Maria's own sample will determine whether it is realistic.

RECORDS TO CONSULT

- Consultation scorecards
- Signed agreements
- Lost-opportunity reasons
- Follow-up history
- Broker or specialist feedback

WHAT THE AI SHOULD LEARN

The learning plan must address a diagnosed conversion constraint. The AI should not prescribe another generic prospecting course when the measured problem occurs after the consultation has already happened.

SECTION I - OPERATIONS AND CLIENT EXPERIENCE

I1. WHICH SYSTEMS RUN THE BUSINESS?

WHAT THIS QUESTION IS ASKING

Name where each critical business function lives and identify systems that fail to share information. This exposes duplicate entry, missing records, security weaknesses, and processes dependent on memory.

COMPLETED SAMPLE ANSWER

CRM: Cloud-based real estate CRM approved by brokerage

Calendar: Business Google Calendar synchronized with CRM appointments

Email: Brokerage-approved Google Workspace account

Phone and text: Business mobile number plus broker-approved messaging tools

Transaction management: Brokerage-provided transaction platform

Document storage: Brokerage transaction platform for transaction records; separate approved cloud storage for non-transaction business materials

Bookkeeping: QuickBooks Online

Marketing and content: WordPress website, approved email platform, and content-planning board

Analytics:

- CRM stage and source reports
- Website analytics
- Email reports
- Monthly spreadsheet connecting source spend with pipeline outcomes

Backup:

- Automated approved cloud backup for website and business materials
- Monthly export of critical non-confidential business records
- Brokerage controls transaction-document retention

Password manager: Business password manager with unique passwords and multifactor authentication

Systems that do not integrate:

- Open-house sign-in records require manual CRM review
- Source costs do not automatically connect to closed transactions
- Content analytics do not always identify the eventual CRM record

- Consent evidence from some older forms requires cleanup

RECORDS TO CONSULT

- System inventory
- Vendor contracts
- Integration settings
- Backup logs
- User-access list
- Brokerage technology policy

WHAT THE AI SHOULD LEARN

Maria's greatest operational risks are not the absence of software. They are inconsistent integration, manual attribution, and older consent records. Adding another platform may increase complexity unless it replaces a defined failure.

12. WHAT ARE THE SERVICE STANDARDS?

WHAT THIS QUESTION IS ASKING

Define what clients can reliably expect, what happens after hours, how urgent issues are escalated, who provides backup, how complaints are handled, and how the standards are measured.

COMPLETED SAMPLE ANSWER

New-lead response target:

- Acknowledge within 15 minutes during published business hours when technically possible
- If received after hours, respond by 9:00 a.m. the next business day unless the inquiry involves an active transaction emergency

Active-client update cadence:

- Active buyer clients receive a scheduled update or plan confirmation every Tuesday
- Active sellers receive a scheduled marketing and activity update every Monday

Transaction update cadence:

- Milestone updates after contract, inspection, appraisal, financing developments, and closing preparation
- Written Friday status summary while under contract when permitted and useful

After-hours policy:

- Routine matters are handled during stated hours
- True transaction deadlines or safety issues are escalated
- Sunday is protected except for a genuine transaction emergency

Escalation process:

- Time-sensitive contract or legal-form issue goes to the broker
- Financing issue goes to the consumer's selected lender with proper communication boundaries
- Title issue goes to the applicable closing professional
- Safety concern follows brokerage safety policy and emergency procedures

Backup coverage:

- One brokerage-approved agent provides planned coverage during travel or incapacity under written broker-approved arrangements

Complaint-resolution process:

- Acknowledge the concern
- Record the issue
- Clarify the requested resolution
- Escalate to the broker when required
- State next action and deadline
- Confirm resolution in writing

How performance is measured:

- CRM task completion
- Response-time report
- Missed-update count
- Client complaints
- Post-closing survey

RECORDS TO CONSULT

- CRM tasks
- Communication logs
- Brokerage escalation policy
- Coverage agreement
- Survey and complaint records

WHAT THE AI SHOULD LEARN

Maria has defined service promises. Any growth strategy must preserve them. If additional clients cause missed updates or slow response, the strategy must pause, capacity must change, or support must be added.

13. WHAT SHOULD BE AUTOMATED, DELEGATED, STANDARDIZED, OR STOPPED?

WHAT THIS QUESTION IS ASKING

Decide which work requires the agent's judgment, which repetitive work technology may handle, which work another qualified person may perform, which process needs a standard, and which activity should end.

COMPLETED SAMPLE ANSWER

ACTIVITY: Consultation diagnosis and strategic recommendation
Keep personally: Yes
Automate: No final judgment
Delegate: No, except specialist input
Standardize: Yes, with consultation framework
Stop: No
Reason: Requires professional judgment and direct client understanding
ACTIVITY: Appointment reminders
Keep personally: No
Automate: Yes through approved system
Delegate: No
Standardize: Yes
Stop: Manual duplicate reminders
Reason: Repetitive and measurable
ACTIVITY: Weekly client-update preparation
Keep personally: Final review and delivery
Automate: Gather task and milestone summary where approved
Delegate: Administrative preparation when volume justifies it
Standardize: Yes
Stop: Reconstructing updates from memory
Reason: Protects service consistency while preserving agent judgment
ACTIVITY: Transaction document compliance
Keep personally: Required agent review
Automate: Platform alerts only
Delegate: Brokerage transaction coordinator when engaged
Standardize: Yes
Stop: Storing uncontrolled copies

Reason:High-consequence process governed by brokerage requirements
ACTIVITY:Social-media graphic resizing
Keep personally:No
Automate:Yes where approved
Delegate:Yes
Standardize:Yes
Stop:Manually recreating every size
Reason:Low-value production work
ACTIVITY:Paid-lead subscription
Keep personally:Not applicable
Automate:No
Delegate:No
Standardize:Measurement only
Stop:Yes if 90-day threshold fails
Reason:Negative measured net revenue during the last 12 months
ACTIVITY:Duplicate data entry between open-house forms and CRM
Keep personally:Review exceptions only
Automate:Explore approved integration
Delegate:Temporary cleanup may be delegated
Standardize:Yes
Stop:Unreviewed manual copying
Reason:Produces delay and errors

RECORDS TO CONSULT

- Weekly time log
- Error and missed-task record
- Vendor costs
- Brokerage delegation rules
- Service-standard measurements

WHAT THE AI SHOULD LEARN

Maria should preserve judgment-intensive work and reduce low-value repetition. Automation is appropriate only after the process is defined, authorized, and measurable.

SECTION J - MARKET-INTELLIGENCE BASELINE

J1. WHAT CURRENT LOCAL MARKET FACTS AFFECT THE PLAN?

WHAT THIS QUESTION IS ASKING

Record dated facts for the actual service area. National headlines do not substitute for local inventory, supply, sales, pricing, market time, reductions, financing, and other conditions that affect Maria's clients.

COMPLETED SAMPLE ANSWER

IMPORTANT:The values below are fictional illustrations. They are not actual July 2026 Tampa Bay market statistics and must not be published or used for a real decision.

Service area measured:Maria's defined western Hillsborough County residential market segment

Report date:July 10, 2026

Data source:Illustrative local MLS market report generated under permitted use

Active inventory:1,842

Months of supply:4.1 months

New listings during measured month:612

Pending sales during measured month:438

Closed sales during measured month:401

Median sale price:\$418,000

Median days on market:38

Median list-to-sale-price ratio:97.2%

Listings with at least one price reduction:31%

Mortgage and financing conditions:UNKNOWN until Maria retrieves a current dated primary or authoritative source relevant to the intended analysis

Rental indicators:Not presently included because rental representation is outside the active business model

Required qualification:

- Verify geographic filters, property types, calculation method, permitted use, and date
- Do not compare figures from different definitions as though they measure the same market

RECORDS TO CONSULT

- Current MLS market report
- Brokerage-approved market analytics
- County or municipal public records where relevant

- Current authoritative financing source
- Report methodology

WHAT THE AI SHOULD LEARN

The AI receives a dated local baseline and one explicit UNKNOWN. It must not fill the financing blank from memory or turn the fictional example figures into current market claims.

J2. WHICH MARKET FACTS CHANGE THE AGENT'S OPERATING DECISION?

WHAT THIS QUESTION IS ASKING

Do not merely collect statistics. Explain which fact affects pricing, marketing, client education, time allocation, forecasting, or another decision. Label the interpretation as fact or inference.

COMPLETED SAMPLE ANSWER

DECISION ITEM 1

Fact:Illustrative months of supply is 4.1 for the defined segment
Source and date:Illustrative MLS report, July 10, 2026
Business implication:Sellers may require more preparation, pricing discipline, and expectation management than in a lower-inventory environment
Nature of implication:Inference; the fact alone does not predict an individual property's outcome
Decision affected:Listing consultation, pricing review cadence, and seller communication
Next review date:August 10, 2026

DECISION ITEM 2

Fact:Illustrative median days on market is 38
Source and date:Illustrative MLS report, July 10, 2026
Business implication:Maria should model holding time and communication expectations using the correct property segment rather than promise an immediate sale
Nature of implication:Inference
Decision affected:Listing launch plan and seller-update schedule
Next review date:August 10, 2026

DECISION ITEM 3

Fact:Illustrative price-reduction share is 31%
Source and date:Illustrative MLS report, July 10, 2026
Business implication:Maria should prepare a price-review process before launch and show sellers which evidence would trigger reconsideration
Nature of implication:Inference

Decision affected:Pricing conversation and 14-day review trigger

Next review date:August 10, 2026

DECISION ITEM 4

Fact:Current financing conditions are UNKNOWN in this sample

Source and date:No verified source entered

Business implication:No financing-dependent content, affordability claim, or buyer forecast should be finalized

Nature of implication:Fact about missing data

Decision affected:Buyer content and financial assumptions

Next review date:Within two business days after retrieval of an authoritative source

RECORDS TO CONSULT

- Local market report
- Property-segment comparison
- Current financing source
- Listing and buyer consultation templates
- Decision record

WHAT THE AI SHOULD LEARN

Market intelligence earns its place only when it changes a decision. The AI must distinguish the reported number from Maria's interpretation and state what evidence would change the response.

SECTION K - PRIVACY AND DATA DISCIPLINE

K1. WHAT INFORMATION IS PROHIBITED FROM THIS AI WORKBOOK?

WHAT THIS QUESTION IS ASKING

Confirm exactly what must remain outside a workbook uploaded to a public AI. The workbook should summarize the business without becoming a second uncontrolled client database or transaction file.

COMPLETED SAMPLE ANSWER

Client names and direct identifiers:EXCLUDED

Phone numbers and email addresses:EXCLUDED

Government identification numbers:EXCLUDED

Financial statements and account numbers:EXCLUDED

Login credentials and security codes:EXCLUDED

Transaction documents:EXCLUDED

Confidential negotiation information:EXCLUDED

Brokerage-confidential information:EXCLUDED unless the brokerage expressly authorizes a specific non-sensitive use

Other prohibited data:

- Door codes and access instructions
- Signatures
- Inspection reports
- Lender documents
- Medical or disability information
- Private family circumstances
- Information restricted by contract, brokerage policy, platform terms, or applicable law

Permitted summary style:

- “15 consultations completed”
- “Eight agreements signed”
- “One transaction failed because financing was not completed”

Prohibited style:

- Naming the person
- Uploading the agreement
- Copying private communications
- Including account, property-access, or identification information

RECORDS TO CONSULT

- Brokerage privacy and AI-use policy
- Vendor terms
- Data inventory
- Applicable agreements
- Current privacy and security guidance

WHAT THE AI SHOULD LEARN

The AI should work from aggregated counts and anonymized operational facts. If Maria accidentally supplies identifiable or confidential information, the AI should stop, tell her to remove it, and continue only with a sanitized summary.

K2. WHERE IS THE AUTHORITATIVE BUSINESS DATA MAINTAINED?

WHAT THIS QUESTION IS ASKING

State which system is the official source for each kind of information, where backups exist, when restoration was last checked, and which retention rules apply. The workbook is a coaching summary - not the master record for everything.

COMPLETED SAMPLE ANSWER

CRM: Authoritative source for lead source, consent status, pipeline stage, next action, and relationship category

Accounting: QuickBooks Online is the authoritative source for categorized revenue and expenses after monthly reconciliation

Transaction platform: Brokerage-provided platform is the authoritative source for transaction documents, deadlines, and compliance records

MLS reports: Current authorized MLS report is the source for market and production data, subject to its definitions and permitted use

Consent records: CRM fields linked to the original form or other evidence

Workbook:

- Summary of goals, aggregate counts, calculations, decisions, and commitments
- Not the authoritative source for client identity, contracts, accounting detail, or transaction documents

Backup locations:

- Approved automated website and business-file backup
- Monthly export of critical non-confidential CRM and operating records
- Brokerage-controlled transaction retention

Last backup verification: July 1, 2026

Data-retention rules:

- Brokerage document-retention policy
- Vendor and legal requirements
- Delete exports and working copies when no longer needed
- Do not retain personal information merely because storage is available

RECORDS TO CONSULT

- Written system-of-record map
- Backup report
- Restoration test
- Brokerage retention policy
- Vendor settings

WHAT THE AI SHOULD LEARN

The workbook may be rebuilt from authoritative systems if necessary. The AI should ask Maria to correct the source system first when a workbook figure is wrong, then update the workbook summary.

PART III - COMPLETED MINIMUM VIABLE BASELINE EXAMPLE

The original workbook instructs the AI not to create a detailed business plan until it can answer 10 controlling questions. Maria's completed example produces the following summary.

1. WHAT JURISDICTION, BROKER, WRITTEN RULES, AND PRACTICE LIMITS CONTROL THE AGENT?

Maria is a Florida sales associate affiliated with fictional Harbor Point Realty LLC. Florida requirements, the brokerage agreement and policy manual, Stellar MLS rules, association obligations, advertising rules, communication requirements, and fair-housing duties constrain the operation. Automated text follow-up and AI transcript review remain subject to broker approval.

2. WHAT MARKET, CLIENT NEED, AND SERVICE DOES THE BUSINESS ADDRESS?

Maria serves residential buyers and sellers primarily in western Hillsborough County, generally within the \$300,000-to-\$650,000 segment. Her demonstrated business value is structured decision support, local analysis, written action plans, and predictable communication.

3. WHAT IS THE 12-MONTH TARGET AND THE 90-DAY PRIORITY?

The 12-month target is 16 closed sides, \$168,000 GCI, \$3,000 in other revenue, and \$75,000 net business income before personal taxes. The 90-day priority is improving completed-consultation-to-signed-agreement conversion from 53.3% to at least 66.7% using a minimum sample of 15 completed consultations.

4. HOW MANY HOURS AND HOW MUCH CASH ARE ACTUALLY AVAILABLE?

Maria has 42 business hours per week, subject to stated personal and service constraints. The business has \$10,800 in operating cash, equal to three months of fixed costs. The desired reserve is six months, or \$21,600.

5. WHAT ARE FIXED COSTS, TRANSACTION CONTRIBUTION, AND BREAK-EVEN PRODUCTION?

Fixed costs are \$3,600 per month or \$43,200 per year. Average contribution is \$7,200 per closed side. Break-even is 0.50 closings per month or six closings per year.

6. WHAT DID THE BUSINESS PRODUCE DURING THE LAST 12 MONTHS AND 90 DAYS?

Last 12 months: 10 closed sides, \$105,000 GCI, \$2,400 other revenue, and \$31,200 net business income before personal taxes.

Last 90 days: Three closed sides, \$31,800 GCI, and approximately \$11,600 net business income before personal taxes.

7. WHAT ARE THE DEFINED PIPELINE STAGES AND KNOWN CONVERSION RATES?

The stages have objective entry and exit rules from new/uncontacted through closed, nurture, and lost. During the previous 90 days, the measured consultation-to-agreement rate was 53.3%. Several later-stage and segment-specific conversion rates remain low-confidence or UNKNOWN.

8. WHICH SOURCES PRODUCE CONVERSATIONS, AGREEMENTS, CLOSINGS, AND NET REVENUE?

Past-client and personal-referral sources show the strongest measured closing and net-revenue results. Paid leads and geographic farming produced negative directly attributable net revenue during their current measurement periods. Organic content produced one closing but consumed substantial time.

9. WHAT CURRENT LOCAL MARKET EVIDENCE AFFECTS THE PLAN?

Maria must insert a current, permitted local market report. The figures in this companion are fictional illustrations only. Financing conditions remain UNKNOWN until verified.

10. WHAT COMPLIANCE, CONSENT, PRIVACY, AND BROKERAGE CONSTRAINTS APPLY?

Maria must follow the documented channel-specific consent and suppression process, receive required broker approvals, review fair-housing implications, and keep client-level and transaction-confidential information outside the public-AI workbook.

SAMPLE MEASUREMENT PLAN FOR AN UNKNOWN

Unknown information: Separate buyer and seller consultation-to-agreement conversion rates
Where it should come from: CRM consultation records and signed buyer/listing agreements
How it will be measured: Add consultation type to every completed consultation and calculate each conversion separately
Person responsible: Maria
Deadline: August 1, 2026 for field setup; October 31, 2026 for the first complete 90-day sample
Decision it will affect: Whether buyer and seller consultation skills require different practice workflows

PART IV - EXAMPLE OF WHAT THE AI SHOULD PRODUCE

This section does not replace the AI's analysis. It shows the expected specificity.

1. SAMPLE BUSINESS DIAGNOSIS

Three strongest verified assets:

1. Past-client and referral sources produced six of 10 closings and the strongest directly attributable net-revenue results.
2. Maria has defined service standards and 42 available business hours each week.
3. The business has documented financial records, a known contribution per closing, and enough existing opportunity to test consultation conversion before buying more volume.

Three largest verified constraints:

1. Completed-consultation-to-signed-agreement conversion is 53.3% on a 15-consultation sample.
2. Optional coaching and paid-lead commitments total \$1,599 per month.
3. Business cash reserve covers only three months of fixed costs, versus the six-month target.

Contradictions:

- Maria wants \$75,000 net income but current 10-side production yields \$31,200.
- The business pays \$12,000 annually for paid leads that produced one closing and negative directly attributable net revenue.
- Maria wants more business but only 38% of her usable relationship database has a documented next action.

Missing information:

- Buyer and seller conversion rates separated by consultation type
- Current authoritative financing conditions
- Reliable new-construction time-to-revenue and cost data
- Complete attribution for “Other” lead sources

2. SAMPLE FINANCIAL MODEL

Revenue target:\$171,000 total, including \$168,000 GCI and \$3,000 other revenue

Net-income target:\$75,000 before personal taxes

Fixed costs:\$43,200 annually

Average contribution per closing:\$7,200

Break-even production:Six closings annually

Production required for target:16 closings plus \$3,000 other revenue

Formula:

16 closings × \$7,200 contribution = \$115,200

\$115,200 - \$43,200 fixed costs = \$72,000

\$72,000 + \$3,000 other revenue = \$75,000 target net business income

3. SAMPLE 90-DAY PLAN

Action 1:Complete and categorize at least 15 buyer or seller consultations

Owner:Maria

Deadline:October 31, 2026

Input measure:Completed consultations with full scorecard

Outcome measure:Signed agreements

Evidence source:CRM, calendar, and agreement record

Decision trigger:Continue or scale if at least 10 of 15 sign; modify if recurring process failures are identified; pivot if fewer than eight sign after the complete test

Action 2:Conduct two AI role-play and scoring sessions each week

Owner: Maria
Deadline: Weekly
Input measure: Two completed scored practices
Outcome measure: Improvement in the lowest rubric categories
Evidence source: Saved anonymized scorecards
Decision trigger: Modify exercises if the same skill score does not improve after four weeks
Action 3: Assign a next action to qualified database records
Owner: Maria
Deadline: First 150 priority records reviewed by August 31, 2026
Input measure: Records reviewed
Outcome measure: Qualified conversations and consultations
Evidence source: CRM
Decision trigger: Continue if the process creates qualified conversations without violating consent or service limits
Action 4: Review paid-lead subscription
Owner: Maria
Deadline: October 31, 2026 or before renewal
Input measure: Spend, response time, conversations, consultations, agreements, and closings
Outcome measure: Cost per signed agreement and directly attributable net revenue
Evidence source: Vendor invoice, CRM, and accounting
Decision trigger: Cancel or renegotiate if the agreed threshold fails

FINAL COMPANION GUIDANCE

A GOOD ANSWER IS NOT NECESSARILY A STRONG NUMBER

“UNKNOWN” may be the best answer available.

Examples:

- UNKNOWN because the CRM never separated buyer and seller consultations
- UNKNOWN because the agent has not reconciled the books
- UNKNOWN because the current market report has not been retrieved
- UNKNOWN because the marketing source was never recorded

The correct next step is a measurement plan - not a guess.

A GOOD ANSWER IDENTIFIES ITS SOURCE

Weak:

“My conversion rate is about 70%.”

Better:

“Eight of 15 completed consultations produced signed agreements during the previous 90 days. Formula: $8 \div 15 = 53.3\%$. Sources: CRM consultation records and signed agreements.”

A GOOD ANSWER DISTINGUISHES FACT FROM INTERPRETATION

Fact:

“Eight of 15 completed consultations produced signed agreements.”

Calculation:

“ $8 \div 15 = 53.3\%$.”

Inference:

“The consultation process may be the largest avoidable conversion constraint.”

Assumption:

“Improving the process to 10 of 15 may contribute enough additional agreements to support the production goal.”

Test:

“Complete at least 15 consultations using the revised process and review the result on October 31, 2026.”

A GOOD ANSWER ALLOWS THE AI TO DISAGREE WITH THE GOAL

If the target requires 30 closings but the pipeline, time, cash, and historical conversion support only 12, the AI should show the contradiction.

The purpose of the workbook is not to make the goal feel achievable.

The purpose is to determine what the goal requires, whether the present business can support it, and what must change.

A GOOD ANSWER KEEPS THE AGENT IN CONTROL

The AI may:

- Ask questions
- Calculate
- Compare
- Identify contradictions
- Present options

- Recommend
- Maintain the record

The agent decides.

SOURCE REFERENCES

The question bases and source identifiers in this companion correspond to the complete Source Registry in the iNVISIQ AI Business Coaching Baseline Workbook. Agents should use the original workbook as the controlling document and verify time-sensitive legal, regulatory, market, platform, and policy information against current authoritative sources.

END OF COMPANION

iNVISIQ

Professionalism earns trust.

Trust builds business.