

THE PRICE NOBODY CHARGED · CHAPTER SEVEN

The Field Manual

Sixteen working pages, the waterfall, the ledger, the register, the walk, the discount record and the agreement, ready to carry into a room.

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THE LICENCE

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Chapter Seven of The Price Nobody Charged. The whole book, with every chapter, is at business.hautelumiere.life/library/the-price-nobody-charged (DOI https://doi.org/10.5281/zenodo.23989120).

A NOTE BEFORE YOU READ

This work is offered for education and leadership development. It is not legal, financial, accounting, investment, medical or psychological advice; take the advice of a qualified professional who knows your circumstances. Companies and events are described from the public record as the author understands it; characterisations are the author's analysis. Examples are illustrative, and no particular outcome is promised to any reader.

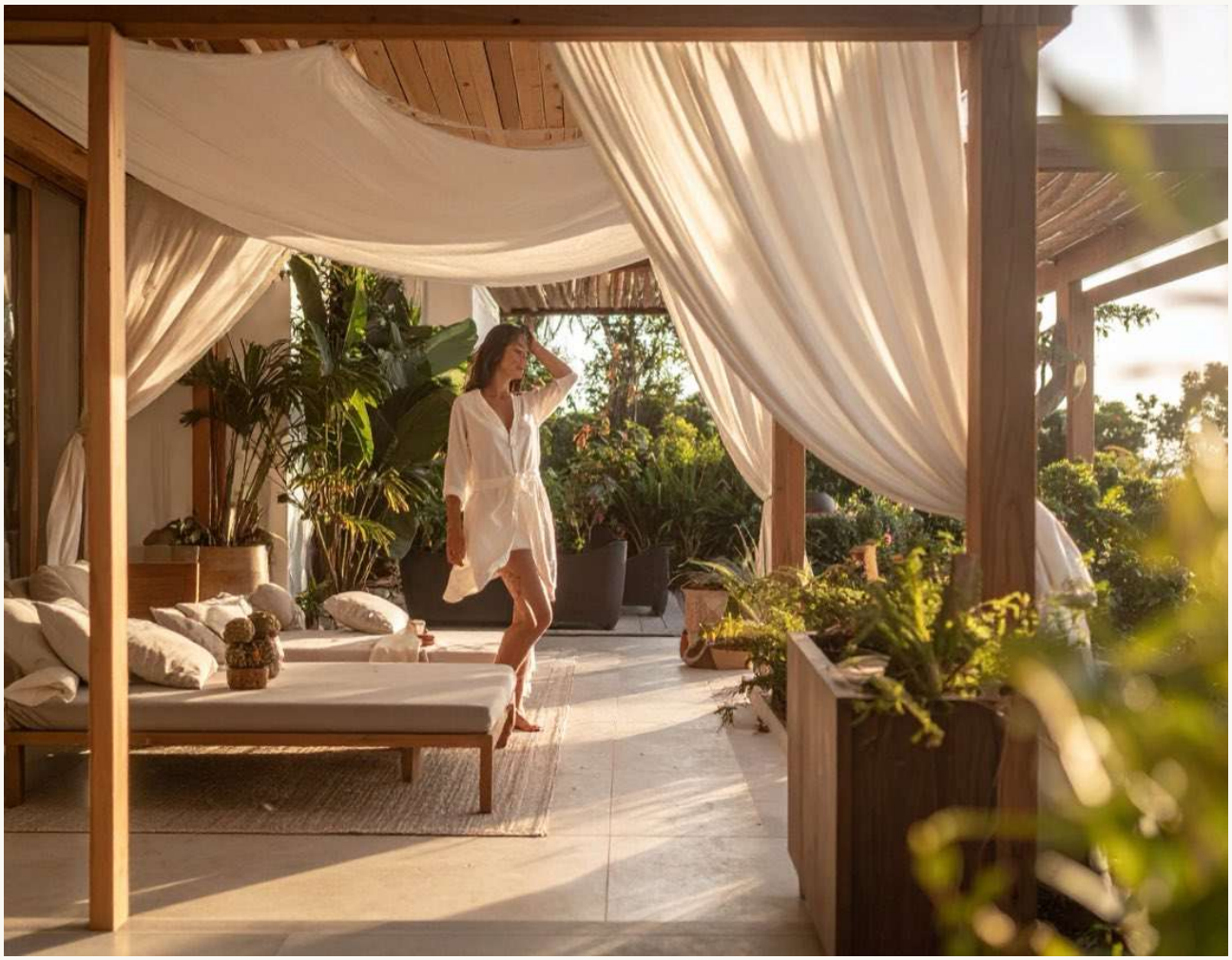
ABSTRACT

Sixteen working pages, the waterfall, the ledger, the register, the walk, the discount record and the agreement, ready to carry into a room. The chapters of this book describe five practices as people doing them. This chapter holds the working pages: the sheets, the run sheets, the question sets and the one-page templates that the earlier chapters point to and do not print. Each page is meant to be photocopied, filled in by hand, and kept in a folder that the convenor of Chapter 6 looks after. Nothing here needs software, though most of the figures come from systems the firm already runs. The pages follow the order of the first ninety days, not the order of the chapters. Each opens with a line saying where it comes from and when it is used. Where a page gives a script, the words are a starting point; say them in your own voice. Where it gives a time, the time is a planning guide from practice, not a finding.

CHAPTER SEVEN

The Field Manual

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The Field Manual

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How to use these pages

The chapters of this book describe five practices as people doing them.[24] This chapter holds the working pages: the sheets, the run sheets, the question sets and the one-page templates that the earlier chapters point to and do not print. Each page is meant to be photocopied, filled in by hand, and kept in a folder that the convenor of Chapter 6 looks after. Nothing here needs software, though most of the figures come from systems the firm already runs.

The pages follow the order of the first ninety days, not the order of the chapters. Each opens with a line saying where it comes from and when it is used. Where a page gives a script, the words are a starting point; say them in your own voice. Where it gives a time, the time is a planning guide from practice, not a finding.

Three rules govern the whole manual. Write down what people said, not what you wish they had said. Nothing changes for a customer before the customer has been told. And count what was given back as carefully as what was recovered.

What these pages do not contain is any price, any rate, or the design of any arrangement for sharing a gain: proportions, thresholds, timing or terms. Those belong to each organisation and the people it covers, and they are decided separately. Nothing here is legal, financial, billing or accounting advice.

1 · The history to fix

From Chapter 5 and Chapter 6. Completed before day eleven.

Copy each record, date the copy, and file it unaltered. Do not clean it. Note what is missing.

RECORD	PERIOD COPIED (FROM–TO)	WHERE IT LIVES	WHO KEEPS IT	DATE COPIED	GAPS NOTED
Invoices and the price master					
Rebate files and payments					
Credit notes and returns					
Freight and delivery charges					
Payment days actually taken, by customer					
Timesheets and project budgets					
Deal records with discounts and close dates					
Denials, short payments, deductions, with reasons					

RECORD	PERIOD COPIED (FROM–TO)	WHERE IT LIVES	WHO KEEPS IT	DATE COPIED	GAPS NOTED
Write-offs, with reasons					

Reading it. At least a year; two where the business is seasonal or periods end in a rush. A gap is not a reason to stop. It is a reason to note the gap and copy what exists.

2 · The waterfall sheet

From Chapter 1, after Marn and Rosiello (1992). Used in days eleven to thirty, for three customers.

Customer: Product line: Year: Account manager present:

Work per unit of the product. Write the source of every bar.

STEP	AMOUNT PER UNIT	SOURCE (LEDGER AND WHO KEEPS IT)
List price		
less discounts on the invoice		
= Invoice price		
less early-payment discount (as taken)		
less annual or volume rebate		
less promotional or marketing contributions		
less freight and delivery paid by the firm		
less cost of returns and credits		
less anything else agreed off the invoice		
= Pocket price		

Allocating. Spread freight by the orders that incurred it and returns by the lines returned. Never by an average across customers.

Reading it. The distance from invoice price to pocket price is the part of the price nobody in the firm owns. The pocket price is not the profit on the account: cost to serve differs. Note what the firm knows about cost to serve for this customer, and where it knows little.

3 · The three questions for each bar

From Chapter 1. Asked with the account manager, bar by bar, after page 2 is drawn.

BAR	WHO APPROVED IT, AND WHEN?	WHAT WAS THE REASON AT THE TIME?	DOES THE REASON STILL HOLD?	KEEP / RENEGOTIATE / STOP

In the room. The account manager supplies what the ledgers cannot: what was asked, what the alternative seemed to be. Every bar was a reasonable answer to a real question. Ask about the reason, never about the mistake.

Nothing is changed yet. The last column is provisional until page 5.

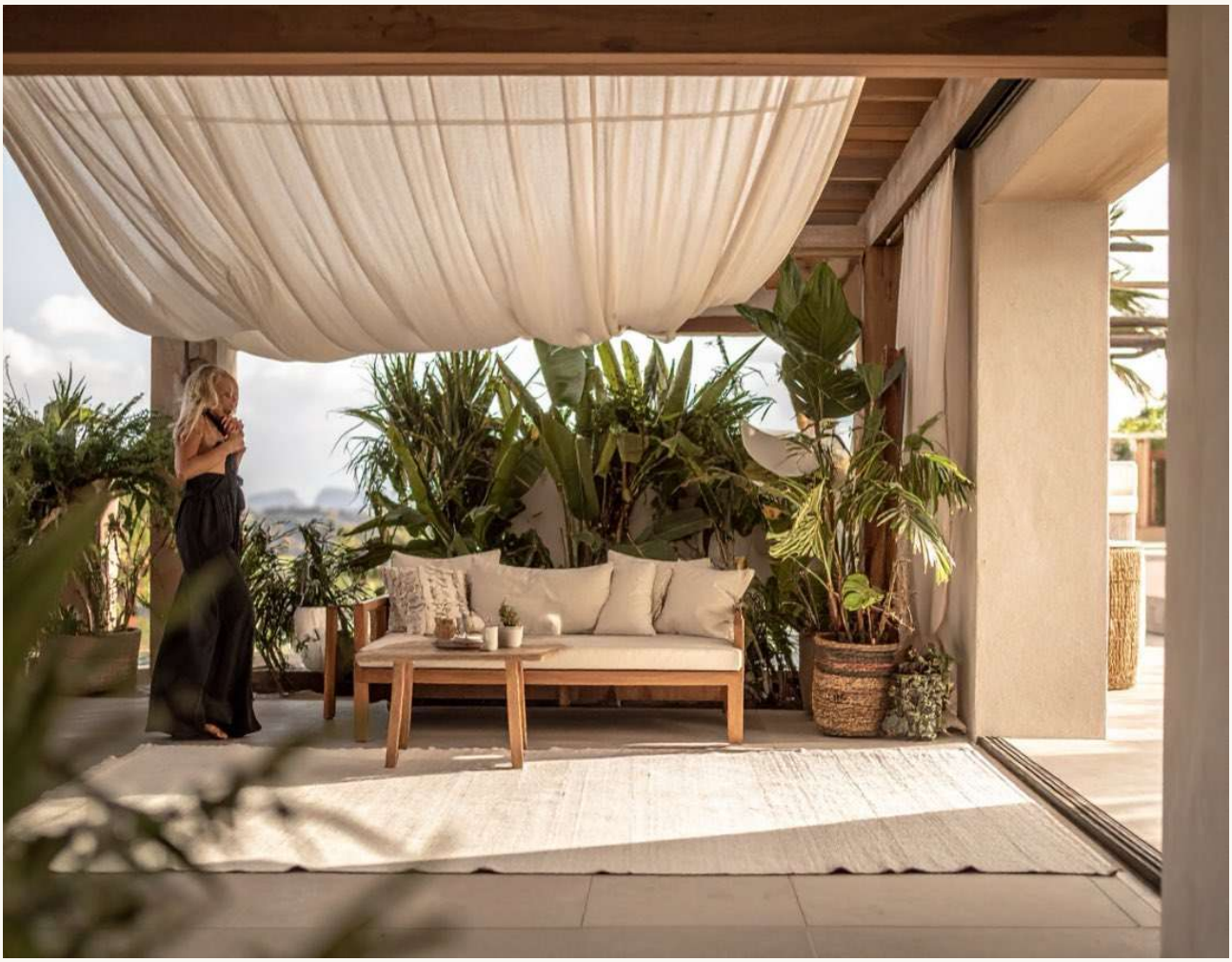
4 · The band

From Chapter 1. Used in the fourth week, for one product line.

1. List every customer who bought more than a handful of the product in the year.
2. Work out each one's pocket price per unit, by page 2's method.
3. Sort from lowest to highest, and number them.
4. Beside each, write its annual volume, what is known of its cost to serve, the year its terms were last negotiated, and its account manager.

RANK	CUSTOMER	POCKET PRICE	VOLUME	COST TO SERVE (KNOWN / ESTIMATED / UNKNOWN)	TERMS LAST SET	ACCOUNT MANAGER

Reading it. Ask what explains the order. Volume and cost to serve should explain some of it. Whatever no reason the firm would defend can explain is the finding. Mark the customers at the top who may be paying more than their business costs the firm, and list them as carefully as those at the bottom.



5 · The customer conversation

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5 · The customer conversation

From Chapters 1 and 3. Used from day forty-six, in the order of the register's dates and the customers' own negotiation calendars.

Who calls. The person who holds the relationship. For the first few, the commercial lead or finance member is beside them.

Before the call (fifteen minutes). One sheet showing what the firm found, what it proposes, what it is releasing and what it is giving back. Know in advance which changes the firm will hold to if the customer refuses, and which it will trade. The sponsor decides this, not the caller.

The order. Do not skip ahead.

1. Name what the firm found, and the date or clause it concerns.

2. Say what the firm did not do, and that the missed period is the firm's to absorb.
3. Say what will happen from now, from which date, and why.
4. Ask about the customer's side. There is nearly always one.
5. Offer what the waterfall showed in the customer's favour.
6. Agree what can be agreed; name what will be discussed again, and when.
7. Confirm in writing, in a few lines, the same week.
8. Only then change the invoice.

Mistakes to watch for. A letter before a call. Several changes at once, by surprise. Back-billing by default. Finance calling instead of the relationship holder. Trading away the change in the next conversation.

6 · The scope list and the scope ledger

From Chapter 2. The list is written before the ledger starts; the ledger is kept on each live job or project from day thirty-one.

The scope list. Read the appointment or statement of work with the team, and write on the first page, in plain words:

- What is included:

- What is not included:

- The three or four requests that most often arrive on jobs of this kind and are not included:

1. 1.

2.

3.

4.

The canon's guidance on mapping work puts the reason for this page in a phrase that applies to any engagement: "Clarity here prevents the common failure of scope creep".

The ledger. One line per request, written on the day it is made, by the person who receives it. A minute, no more.

DATE	WHO ASKED	WHAT FOR	ROUGH TIME	ANSWER (CHANGE / GIVEN / DECLINED)	ANSWERED BY, ON	CLIENT TOLD ON

7 · The weekly ledger review

From Chapter 2. Every Monday, fifteen minutes, the project lead with whoever can commit the firm.

For every new line, one answer.

- *Change:* real work outside the scope. The client is told the same week what it will take, and it goes on the next invoice with the client's agreement.
- *Given:* the firm does it without charge, on purpose. It appears on the next invoice as a line with its description and no charge.
- *Declined:* not the firm's to do. The client is told who it belongs to.

The sentence for a change. *You asked us on (date) to (request). That falls outside what we agreed for this stage. It will take about (time). Would you like us to go ahead?* Where the work had to be done at once, say so the same day and confirm in writing.

Signs it is failing. Lines written on Fridays from memory. Every line answered *given*. Clients told only by invoice. Fewer lines each week.

When writing the next fee. Read the ledgers of the last few comparable jobs first. Count the lines and what they took.

The utilisation report. Show hours absorbed on jobs over budget as their own column, so that the person who absorbed most is seen as the person who did most.

8 · The clause register

From Chapter 3, after Macaulay (1963). Built in days twenty-one to forty-five for the forty largest agreements; read monthly thereafter.

What to gather for each customer. The agreement, its schedules and amendments; the standard terms each side claims, on purchase orders and acknowledgements; any letter that changed them. Note every place two documents disagree.

What to read for. Only clauses that move money:

- price review and indexation (which index, which date)
- minimum volumes, shortfall charges, take-or-pay
- payment days, early-payment discounts, interest on late payment
- rates for changes, extra work and urgent orders
- rebate conditions and thresholds
- charges the agreement allows for delivery, packaging, storage or returns
- renewal, notice and expiry dates

The register page.

CUSTOMER	CLAUSE	WHAT IT PROVIDES	NEXT DATE	WHO ACTS	DONE LAST TIME	DECISION (APPLY / REVISE / RELEASE) AND REASON

The calendar. Every next date goes into the named person's diary, with a month's notice.

9 · The three decisions

From Chapter 3. One decision for every unused clause, written down.

DECISION	WHEN IT FITS	WHAT HAPPENS
Apply	The clause still describes the business, and the customer knew it would be used	Applied from its next date, after the call (page 5)
Revise	The clause no longer fits: the index has drifted, the volume was set for another business, the terms are out of line with the market	A change is proposed in the call
Release	The relationship, the history or the firm's own oversight makes it wrong to use, for a stated period	Written down with its reason and its period; the customer is told

The past. The working rule, decided by the sponsor before the first call: missed periods are released, openly, as the firm's own oversight, and the clause applies from its next date. Exceptions are taken one at a time with the firm's advisers.

A release in writing. *Under clause (number) of our agreement, (what it provides) was due on (dates) and we did not apply it. We will not apply it for that period. From (date) it will apply as the agreement provides.*

Monthly. Half an hour, the commercial lead and the finance director: what falls due in the next sixty days, and who is calling whom.

10 · The sort and the walk

From Chapter 4. The last full month of denials, short payments or deductions, from day thirty-one; repeat monthly on the largest pile.

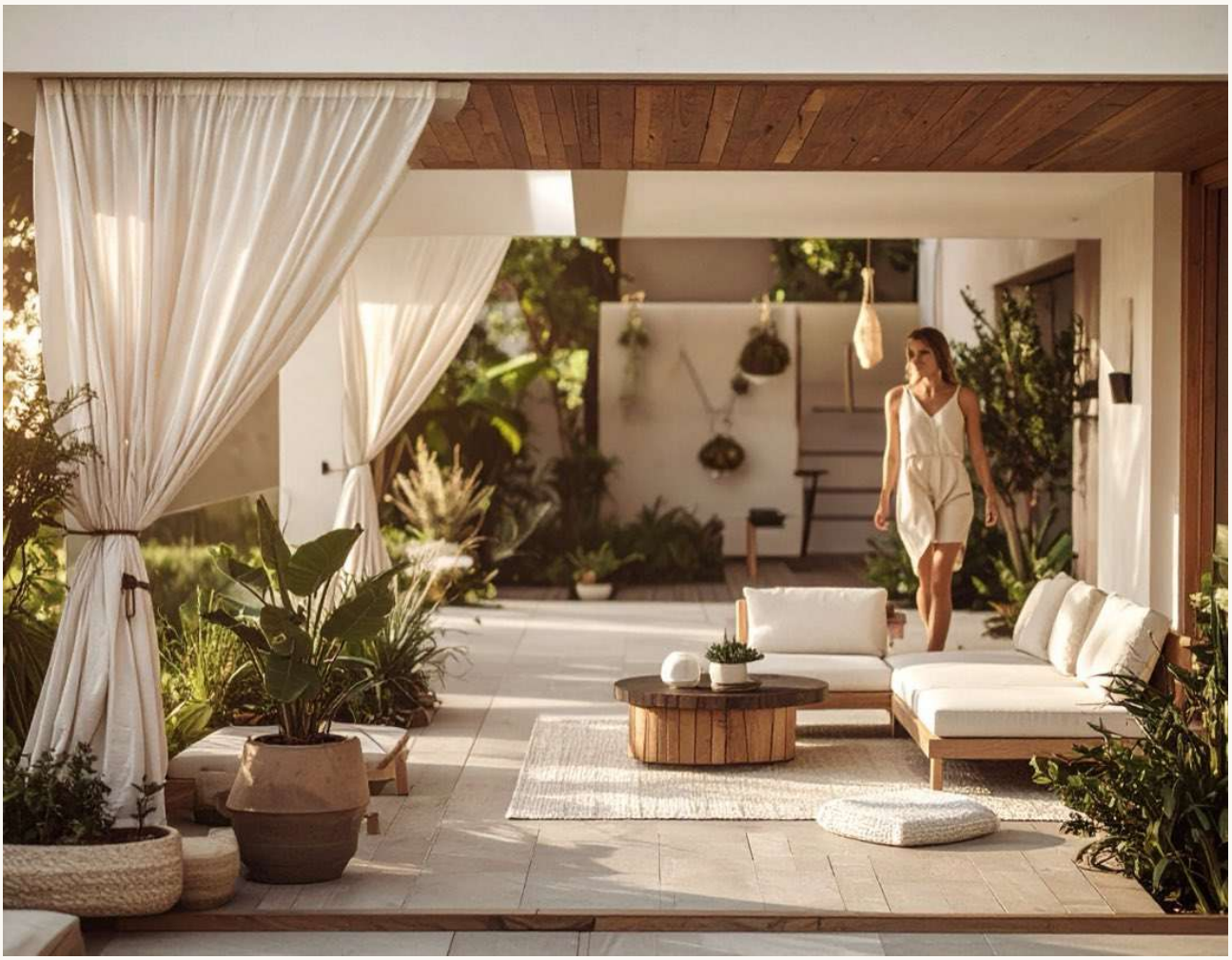
The sort. By what would have prevented it, not by the payer's reason code.

CAUSE	COUNT	VALUE	NOTES
Who is covering or paying (eligibility, the wrong account)			
Permission needed in advance and not obtained			
What the record said or failed to say			

CAUSE	COUNT	VALUE	NOTES
Deadlines missed			
Delivery, quantity or timing disputed			
Everything else			

The walk. Three ordinary items from the largest pile. Walk each backwards from the denial to the first contact. At each desk:

DESK	WHAT DID IT KNOW?	WHAT DID IT NOT KNOW?	WHAT SINGLE QUESTION WOULD HAVE CLOSED THE GAP?



11 · The first-desk question and the board

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11 · The first-desk question and the board

From Chapter 4. Agreed after the walk.

The question, in the desk's own words:

The sentence for anyone who asks why: *(in a practice, for example: so that the right insurer pays and nobody receives a bill by mistake)*

A place to note what the desk finds. A sheet beside the desk, collected weekly.

The board. Each week, the count by cause, where every desk can see it. Beside it, the share of claims or invoices paid in full at the first attempt.

Write-offs. Each one recorded with its cause, never as an adjustment. Read the total by cause monthly.

The line not crossed. The walk recovers payment for what was actually done and properly recorded, at the rates agreed. It never adds to a record what did not happen, never chooses a code for its price rather than its accuracy, and never presses a customer or patient for what someone else owes.

12 · The discount record

From Chapter 5, after Oyer (1998), Larkin (2014) and Stephenson, Cron and Frazier (1979). From day sixty-one.

For every discount beyond the firm's guidance, before approval:

DEAL	CUSTOMER	DISCOUNT REQUESTED	REASON, IN A SENTENCE	POCKET PRICE THE FIRM WILL KEEP (FROM PAGE 2'S LEDGERS)	DAYS TO PERIOD END	APPROVED BY	REVIEWED BY (NOT PAID ON THIS PERIOD)

Reading it monthly. Count the discounts beyond guidance by week of the period. A cluster in the last fortnight is the calendar buying the price. Read the reasons: *year-end* is not a reason.

What this page does not do. It does not design anyone's pay. That design belongs to the firm and its people.

13 · The measurement conversation, for revenue

From Chapter 5. The history it reads was fixed on page 1; the conversation is held in days sixty-one to ninety.

Who is in the room. Finance, leading. The commercial lead. An account manager. Someone from credit control or billing. Whoever will calculate, and whoever will check.

The questions, in order.

1. For each practice, what is the unit? (Pocket price per unit; share of out-of-scope hours billed or given; revenue billed under each clause against what it provides; share paid in full at the first attempt.)
2. What does the fixed history show for each unit? Plot it. What does an ordinary period look like?
3. What moves each unit for reasons nobody here controls? For each: which record, and how will it be allowed for?
4. What is not counted? (Revenue released on purpose counts as zero. Revenue from charging more than agreed is not counted. Recovery counts from the date of agreement, not backwards.)
5. What balancing measures sit beside each unit? (Active customers; volumes of the smallest accounts; quotations lost, with reasons; disputes and complaints; bills sent to patients.)
6. Who calculates, and who checks?
7. How, and how often, will the result be shown to the people whose work produced it?
8. What happens if a record or system changes during the period?

The one-page agreement.

Practices measured, and the unit for each
History used, and the ordinary range it shows
Adjustments, each with its record and method
What is not counted
Balancing measures, each with its record
Who calculates; who checks
How and how often the result is shown, and to whom
What happens if a record or system changes
Date agreed
Signed

Reading the monthly figure. Plot each month against the history's ordinary range, with the balancing measures in the same table. Treat a point as news only when it falls outside the range or several in a row move the same way. One good month is not yet a gain.

14 · The ninety days on one page

From Chapter 6.

DAYS	PRACTICE	WHO	TIME IT TAKES	WHAT IT PRODUCES	EARLY SIGN IT IS GOING WRONG
1–10	Fix the history; list ledgers; choose customers; list agreements; count the queue (page 1)	Sponsor, convenor, finance	Convenor about 3 hours a week	A dated history and a first-guess page	People asking whether it is about commission
11–30	Waterfalls and the band (pages 2 to 4)	Finance, account managers	Two hours per waterfall; an hour for the band	Bars with answers; the unexplained spread	Every bar defended
21–45	The register (pages 8 and 9)	Commercial lead, administrator	About a fortnight of one person	Clauses, dates, decisions	A date passes with no name beside it
31–60	The scope ledger and the walk (pages 6, 7, 10, 11)	Service manager, engineers; credit control	A minute a line; fifteen minutes a week; two hours to sort and walk	Out-of-scope work seen; one first-desk question	Fewer lines each week; a desk that feels blamed
46–75	Customer conversations (page 5)	Relationship holders	Fifteen minutes to prepare; the call	Agreed, released and refused changes	A letter before a call
61–90	Discount record; the measurement conversation (pages 12, 13)	Sales director; finance leads	Two meetings of ninety minutes	A signed page and first monthly figures	Someone in the room goes quiet

15 · The day-ninety review

From Chapter 6. The working group and the sponsor, about two hours.

Bring the first-guess page, the waterfalls and band, the register, the scope ledgers, the walk sheets and the signed measurement page.

Ask, in order:

1. Where was the first guess right, and where wrong?
2. Which bars were closed, and which have reopened under another name?

3. Which clauses were applied, revised and released, and what did customers say?
4. What share of out-of-scope work was billed, given on purpose, or is still unseen?
5. What share of the walked pile began at one desk, and has it moved?
6. What do the revenue measures show, and what do the balancing measures show beside them?
7. Which customers paid less as a result of this work, and do they know?
8. Which practice has become a file, and who will read it this month?

What not to conclude. That the leaks are closed (ninety days show whether practices are kept). That one good month is a gain. That an empty ledger or a quiet register means nothing is leaking.

16 · The first Monday

From Chapter 6. For anyone who wants to begin with less.

- For the customer you think of as your best, write down every bar between the list price and what stays in the firm's pocket, for the product it buys most. Where you do not know where a bar is recorded, write that down too.
- Open the agreement with your second-largest customer. Find the next date on which a clause that moves money falls due. Put it in a diary, with a name.
- Look at last week's timesheets, or last month's write-offs, and find one piece of work that was done and never billed, or one payment that came back short. Ask where it began.

The revenue already earned

The price a firm receives is settled below the invoice, in a dozen places nobody adds up. Most of what leaks there was earned already.

Luminous Prosperity Inc. takes this work into organisations as a gainshare. The flow is opened from the inside, with the people who already hold what the firm knows. The gain is counted from records the firm already keeps, against a measure both sides sign before anyone knows the answer, and the house is paid as a share of what is found: between thirty and ten per cent of it.

The book walks the waterfall, the ledger and the drawer of clauses. Where your own revenue settles, and what recovering it would return, is read from your records and the people who keep them. That begins with a conversation.

REQUEST A CONVERSATION

References

1. Sources for this chapter: the sources behind these pages are given in full in the notes to Chapters 1 to 5: Marn and Rosiello (1992) and Dutta, Zbaracki and Bergen (2003) for pages 2 to 4; Star and Strauss (1999), Buehler, Griffin and Ross (1994), Regan (1971) and Akerlof (1982) for pages 6 and 7; Macaulay (1963), Zbaracki and colleagues (2004) and Anderson and Simester (2010) for pages 5, 8 and 9; Gottlieb, Shapiro and Dunn (2018), Dunn and colleagues (2024), Tseng and colleagues (2018) and Tucker and Edmondson (2003) for pages 10 and 11; Oyer (1998), Larkin (2014) and Stephenson, Cron and Frazier (1979) for page 12; *Where the Flow Stops*, Chapter 5, for the measurement order behind page 13. The author's canon in this chapter: Santa Anna, A. *Integrated Value Stream Mapping*, on agreeing the scope of a mapping. The Luminous Developmental Canon. The times given are planning guides from practice, not findings of a study.

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