

EXIT BASELINE

Anytown Door & Dock, Inc.

Prepared for Sam Example · October 2026

Fictional sample

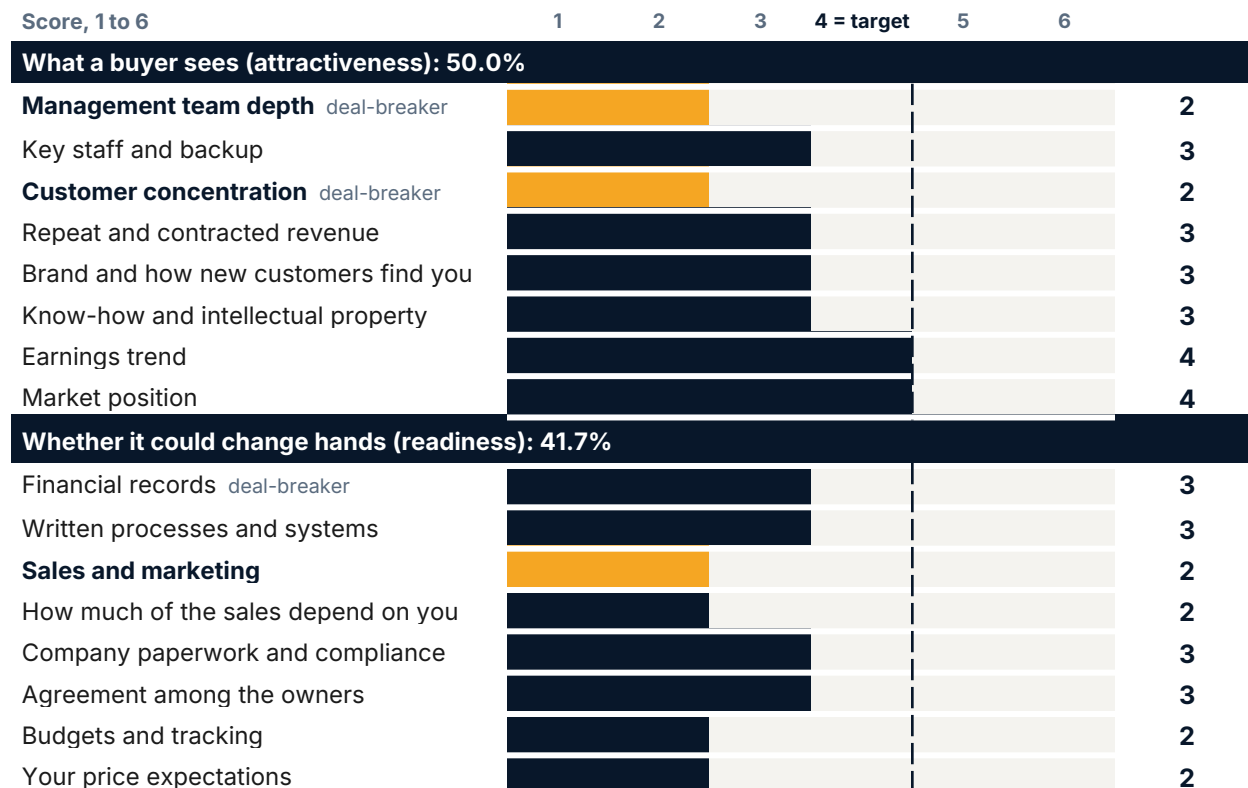
Anytown Door & Dock, Inc. and Sam Example are invented. Every name and number in this report is made up to show what an Exit Baseline looks like. Nothing here describes a real business, a real owner, or a Dont Shut Down client.

What this report is

This report is a calculation of value prepared for the business owner as a planning tool. It is not a certified valuation, appraisal, or fairness opinion, is not addressed to or intended for any lender, buyer, court, or taxing authority, and may not be presented as a valuation to any of them. See Section 9.

Your business at a glance

The 16 factors buyers and lenders look at, each scored 1 to 6 against written standards. The three lowest are in amber. Everything on this page comes from Sections 3 to 6; nothing new is calculated here.



The dashed line marks a 4, the practical target. "Deal-breaker" marks a factor that holds the business at the floor of its range if it scores 1.

Where you sit in your price range

Today: \$1,052,500



Floor \$1,052,500

Top \$1,684,000

Today the business sits at the floor of its range. The top of the range is \$1,684,000, which is \$631,500 more at today's earnings (Section 6).

The three factors holding the value down

Management team depth	Score 2, a deal-breaker factor. Nobody runs the business when Sam is out, and he has not been away more than a long weekend in three years.
Customer concentration	Score 2, a deal-breaker factor. The largest customer is 28% of revenue, and the top five are 55%.
Sales and marketing	Score 2. Sam prices and closes every job, and leads are not tracked by source.

Sections 4 and 5 list exactly what each factor needs to reach a 4. Your plan is built in the Owner Working Group or an Enterprise Value Assessment, not in this report.

1. The one-page answer

What your business earns, what it is worth today, how far it could go at today's profit, whether a buyer could finance it, and how it scores.

Measure	Amount	What it means
Real earnings (seller's discretionary earnings)	\$421,000	What a buyer would count as earnings. Your tax return shows \$168,000 of net income.
Range of value	\$1,052,500 to \$1,684,000	2.5x to 4.0x SDE (illustrative range for this sample).
Where you sit today	\$1,052,500	The floor of the range. A combined score below 50% holds you there.
How much more it could sell for (value gap)	\$631,500	The distance from where you sit to the top of your range, at today's earnings. Section 6.
Could a buyer finance it?	Yes, at today's value	About 2.1x debt coverage at today's value against the SBA minimum of 1.25x. At your \$2,000,000, about 1.13x. Section 7.
Your number	\$2,000,000	About 90% above today's calculation. Section 8.

Scorecard	Score	Reading
What a buyer sees (attractiveness)	50.0%	Steady growth, repeat service revenue, and pricing power are real; one customer at 28% and an owner who makes every decision hold it back.
Whether it could change hands (readiness)	41.7%	Sam holds the customers, the pricing, and the decisions; the paperwork is mostly in order.
Combined	45.8%	At or below 50%: the business sits at the floor of its range until the score comes up.

Appendix A shows every adjustment to your earnings and the document behind it. Appendix B lists every standard behind your scores, met or not met, so you can see exactly how each score was reached.

This report shows where your business stands today. It does not include a plan. Your plan is built in your first month in the Owner Working Group, or through an Enterprise Value Assessment.

2. Your real number

Buyers do not buy the net income on your tax return. They buy the cash the business produces once the owner's personal choices are removed and one-time events are set aside. Here is the walk from your statements to that figure.

Line	Amount	Why a buyer counts it
Net income per financial statements	\$168,000	Starting point
Interest	\$14,000	Always added: the buyer brings its own financing
Depreciation and amortization	\$46,000	Not a cash expense
Owner pay above market	\$55,000	Only the excess over what a general manager in Sam's place would be paid (\$105,000 a year)
Owner life insurance	\$6,000	Discretionary owner benefit
Owner vehicle	\$14,000	Discretionary owner benefit
Legal (one-time)	\$9,000	A contract dispute, now settled: current year less the 5-year average
Family pay above market	\$16,000	Sam's wife does part-time bookkeeping; pay above what the role costs at market is added back
One-time income (removed)	(\$12,000)	Insurance proceeds for a damaged service truck do not repeat
Recast EBITDA	\$316,000	Margin 16.6% of \$1,900,000 revenue
Plus one owner's market pay	\$105,000	What a buyer who runs the business would pay themselves
Seller's discretionary earnings (SDE)	\$421,000	The earnings figure businesses this size are priced on

Removed: insurance proceeds for a damaged service truck. It is real cash but it will not repeat, and a buyer's lender takes it out. Advertising and consulting were reviewed and found to be ordinary.

Every add-back needs a document behind it. Today they live in your head and your accountant's notes; before a buyer's lender reviews them, each needs a receipt or a schedule. That is the financial records factor in Section 5.

3. What businesses like yours sell for

Businesses are priced as a multiple of earnings, and the multiple depends on the industry and the size of the business. For this sample, the range used is 2.5x to 4.0x seller's discretionary earnings.

Illustrative range for this fictional sample. In a real report, this is the published range for your industry and size, with the source named and the entry saved to your file.

Applied to your SDE, that range is \$1,052,500 to \$1,684,000. The market sets the range. What you control is where inside it your business sits, and that is what the two scorecards measure.

The measure of earnings matters. Businesses this size are usually priced on seller's discretionary earnings: recast EBITDA plus one owner's market pay (\$421,000 for you), because the buyer is usually an owner who will run it. The financing test in Section 7 uses EBITDA, because a lender assumes the buyer pays someone to do your job.

4. What a buyer sees (attractiveness)

Eight factors, each scored 1 to 6 against written standards. A factor scores the highest level where every standard at that level, and every level below it, is met. Anything without evidence counts as not met, which is how a buyer's due diligence treats it. "Deal-breaker" marks a factor that holds the business at the floor of the range when it scores 1. The right-hand column lists exactly what is missing for a 4.

Factor	Score	Deal-breaker	What we found	What reaching 4 requires
Management team depth	2	Yes	Dana, the office manager, schedules crews and handles billing but checks with Sam on anything beyond routine. Nobody runs the business when Sam is out, and he has not taken more than a long weekend in three years.	- Your second-in-command runs daily operations without owner approval on routine decisions - Your second-in-command has written authority over one more function (sales, finance, or production) - You were away 2+ consecutive weeks in the last 12 months with no involvement from you in decisions
Key staff and backup	3		Eleven employees. Key staff average about four years with the company. The two senior technicians do the hardest dock-leveler repairs, and neither has a trained backup.	Every key role has a trained backup
Customer concentration	2	Yes	The largest customer, a regional distribution company, is 28% of revenue. The top five are 55%.	- Largest customer is 20% or less - Top 5 customers are 50% or less
Repeat and contracted revenue	3		About two-thirds of revenue repeats: planned-maintenance agreements cover about a third, and the rest is repeat service at the same warehouses. The largest customer's service agreement lapsed last year and was never renewed in writing.	Every customer over 5% of revenue is under a written agreement

Factor	Score	Deal-breaker	What we found	What reaching 4 requires
Brand and how new customers find you	3		Some new customers find the business through its website and map listing, but most new work still comes from contractors and property managers who know Sam.	• Inbound does not depend on the owner • Reviews: 4.5+ rating with 50+ reviews on the industry's main platform; B2B without public reviews: three customer references a buyer can call
Know-how and intellectual property	3		Every customer site's equipment, service history, and maintenance schedule is in field-service software the company owns. No list shows who holds the domain, phone numbers, and software accounts.	• A transfer inventory exists: business name, domain, website, phone numbers, software and data accounts, and operating licenses, showing who holds each, with a written transfer step for anything held personally
Earnings trend	4		Revenue grew in both of the last two years (5.3% and 6.7%); gross margin held between 38.0% and 38.9%; no budget to measure against.	Already at 4 or above.
Market position	4		Warehouse construction in the service area is growing. Customers choose the business for same-day emergency response, and prices were raised in each of the last two years.	Already at 4 or above.

What a buyer sees: 50.0%. The strengths are real: revenue up 6.7% last year on a steady margin, a third of revenue on maintenance agreements, and prices that held up. What holds it back is concentration and Sam himself: one customer at 28% with no written agreement, and no one who can run the business in his absence.

5. Whether it could change hands (readiness)

Same scale, same rules. Readiness measures whether the business could change hands without breaking, and whether the owner is prepared for it to.

Factor	Score	Deal-breaker	What we found	What reaching 4 requires
Financial records	3	Yes	Statements compiled by an outside accountant for three years, and they tie to the tax returns. Books close within 30 days. The add-backs live in Sam's head and the accountant's notes, with no written schedule.	Add-backs are on a written schedule with support
Written processes and systems	3		Scheduling, work orders, and invoicing run through the field-service software. How to price a job and how to bill a maintenance agreement are not written down.	Delivery, quoting, and billing are written and in use; a new hire could follow them
Sales and marketing	2		A website and a map listing bring in some calls. Sam prices and closes every job. Leads are not tracked by source, and there is no list of open quotes.	- Leads are tracked by source - Some leads come from marketing - Lead volume by source tracked monthly for at least the last 6 months - At least one non-owner closes new work - A simple pipeline exists (quotes out, status)
How much of the sales depend on you	2		Sam is the main contact for customers making up about 70% of revenue. The customer list does not show who each customer's contact is.	- You are the main contact on 25% or less of revenue - The full customer list names the primary contact for every customer
Company paperwork and compliance	3		Entity in good standing, licenses current, no open claims. Contracts and insurance are kept in different places, and the building lease has two years left with no renewal option.	- Contracts, leases, licenses, and insurance are gathered in one place - Facility lease, if any, has 5+ years remaining including options
Agreement among the owners	3		Sam is the only owner. He and his wife agree on stepping away in three to five years. They have not talked about who they would sell to, and nothing is written down.	- You and your spouse agree on the kinds of buyer you would accept - A written summary of what you have agreed exists

Factor	Score	Deal-breaker	What we found	What reaching 4 requires
Budgets and tracking	2		Sam watches the bank balance and the weekly schedule. No written budget and no regular numbers shared with Dana or the lead technicians.	• A written annual budget • Budget compared to actuals monthly • At least 5 KPIs covering sales, operations, and finance, shared with managers
Your price expectations compared with the market	2		\$2,000,000 expectation against today's \$1,052,500, based on what Sam heard a competitor sold for.	• Your number is no more than 20% above today's calculated value

Whether it could change hands: 41.7%. This is the side a buyer cannot see from the outside, and the side that most often stalls a deal. The books are clean and the paperwork is mostly in order. But Sam prices every job, closes every sale, and is the contact for most of the revenue. A buyer would be buying Sam's job along with the business.

6. How much more it could sell for (your value gap)

At today's earnings, the top of your range is \$1,684,000. Today's calculation is \$1,052,500. The difference, \$631,500, is how much more the business could sell for at today's profit if it scored at the top of the range. The top of the range is paid for businesses that score 5 on every factor.

The practical target is not perfection. It is every factor at 4 with no deal-breakers. Sections 4 and 5 show which factors hold the business down and exactly what each one needs.

Two more gaps are not part of this report: how much more the business could earn at the margins of the best businesses in your industry (the profit gap), and what you personally need from a sale compared with what you have today (the wealth gap). Both are measured in the Owner Working Group and in the Enterprise Value Assessment.

7. Could a buyer finance it?

Most buyers of a business your size borrow most of the price through an SBA 7(a) loan. The lender tests whether the business's past earnings cover the loan payments with room to spare. This is a planning estimate, not a lender's decision.

Test	Result	Basis
Loan at today's value	\$947,250	90% of \$1,052,500 (10% buyer equity)
Annual loan payments	\$147,086	9.50% rate, 10-year repayment
Coverage on recast EBITDA	2.15x	Minimum 1.25x on past results
Financeable at today's value?	PASS	
Quality-of-earnings review required?	No	Required at a purchase price of \$3M or more
Coverage at your \$2,000,000	1.13x	Below the minimum: a lender would not finance a buyer at this price on today's earnings

Rate assumed for this sample: 9.50%. A real report uses the current rate on the report date.

The lender will still ask for three years of tax returns and recent bank statements, and every add-back will be tested against them. That is why a written add-back schedule (Section 5) matters early.

If you sold before the dependence comes down

A buyer can still buy a business that runs through its owner, but the cost moves to you. Buyers and their lenders protect themselves when the customers and the sales follow the owner, and those protections usually come out of the seller's side of the deal:

- You stay on after closing, often for a year, to hand over the customers and the pricing.
- Part of the price depends on the customers staying: an earnout, or a holdback released after closing.
- You carry part of the financing yourself through a seller note.

In plain terms: less cash at closing, more of your time after the sale, and part of your price still at risk after you have left.

8. About the \$2 million

Your number rests on what you heard a competitor sold for. That may be true, but a sale price depends on that business's earnings, customers, and how much ran through its owner, and none of that is public. On today's earnings, the top of your range is \$1,684,000, so \$2,000,000 sits above even the top of the range.

It is also out of reach of a financed buyer today: at \$2,000,000, the loan payments would be covered about 1.13x against the 1.25x minimum. Reaching it takes higher earnings and a business that runs without you. Whether \$2,000,000 is the right number depends on what you need from the sale and when. That is your wealth gap, measured in the Owner Working Group or the Enterprise Value Assessment.

9. How we calculated this, and what it is not

Method

- **What the business really earns:** net income per your statements, plus interest, depreciation, owner pay above market, discretionary owner benefits, and the one-time portion of unusual expenses, less one-time income, adjusted for related-party rent and family pay at market. Each line is in Section 2.
- **Price range:** the published multiple range for your industry and size, from the source cited in Section 3, applied to recast earnings. In this sample the range is illustrative.
- **Where you sit in the range:** two scorecards, each factor scored 1 to 6 against written standards with a stated evidence rule, and averaged. A combined score of 50% sits at the floor of the range and 83.3% (every factor at 5) at the top, on a straight line. At or below 50%, or any deal-breaker factor at 1, holds the floor. The standards are Dont Shut Down's, built on the Exit Planning Institute's Value Acceleration framework, SBA lending requirements for changes of ownership, and published buyer and lender practice.
- **Value gap:** the top of the range applied to today's earnings, less today's calculation.
- **Financing test:** 90% of today's value borrowed over 10 years at the stated rate; payments compared with recast EBITDA against the SBA minimum coverage.

What this is not

This is a calculation of value: an opinion built on the information provided and the assumptions stated above. It is not a certified valuation, appraisal, or fairness opinion. Dont Shut Down LLC is not a valuation firm and holds no valuation credential. Financial information is used as provided and is not audited or independently verified. The range is not a prediction of sale price; price depends on the buyer, structure, terms, and market at the time of sale. The financing test is an estimate, not a lender's decision. A real report is prepared for the owner for planning purposes, is not addressed to or intended for reliance by any lender, buyer, court, or taxing authority, and under the engagement letter may not be presented to any of them as a valuation.

Information relied on

This sample uses no real documents. In a real report, this section lists every document used: tax returns, financial statements, interim statements, the sales-by-customer report, the published industry source, your intake answers, and the dates of your interview.

Next step

A 60-minute meeting to walk through this report. Bring your questions, your disagreements, and the number you actually need from a sale. From here, the Owner Working Group builds your plan with you and other owners in its first month, and the Enterprise Value Assessment adds the profit gap, the wealth gap, and interviews with your team.

Appendix A. The worksheet behind your earnings

Every adjustment from Section 2, the document it rests on, and whether that document is in your file. A buyer's lender will ask for each one.

Line	Amount	Document behind it	In your file?
Net income per financial statements	\$168,000	2025 financial statements, compiled by your outside accountant	Provided
Interest	\$14,000	Interest expense line on the 2025 P&L; loan statements	Provided
Depreciation and amortization	\$46,000	Depreciation schedule on the 2025 tax return	Provided
Owner pay above market	\$55,000	Sam's W-2 and payroll register; salary survey for a general manager (\$105,000)	Provided
Owner life insurance	\$6,000	Policy premium statement	Provided
Owner vehicle	\$14,000	Vehicle lease statements and mileage log	To collect: mileage log
Legal (one-time)	\$9,000	Attorney invoices for the dispute; legal expense totals for the last 5 years	To collect: 5-year totals
Family pay above market	\$16,000	Payroll register; market rate for part-time bookkeeping	Provided
One-time income (removed)	(\$12,000)	Insurance settlement letter for the service truck	Provided
Recast EBITDA	\$316,000		

Two documents are still missing. Until they are in your file, a buyer's lender may reduce or remove those adjustments.

Appendix B. Every standard behind your scores

Each factor scores the highest level where every standard at that level, and every level below it, is met. Shown here: every standard from level 2 through level 5 that applies to a business your size. "Not met" includes anything without evidence.

What a buyer sees

Management team depth: scored 2

Level	Standard	Status
2	A second-in-command is named	Met
2	If the business needs an operating license: a workable path exists to operate without the owner (a licensed employee, an RMO/RME qualifier arrangement, or a state transfer route); no license required: mark Y	Met
3	Your second-in-command runs daily operations without owner approval on routine decisions	Not met
4	Your second-in-command has written authority over one more function (sales, finance, or production)	Not met
4	You were away 2+ consecutive weeks in the last 12 months with no involvement from you in decisions	Not met
5	Two or more functions are led by non-owners with 3+ years tenure each	Not met
5	You were away 4+ weeks in total in the last 12 months	Not met
5	A successor is named for each key manager	Not met

Key staff and backup: scored 3

Level	Standard	Status
2	At least 3 non-owner staff	Met
2	No turnover in a key role in the last 12 months	Met
3	Every key role is filled	Met
3	Average key-staff tenure is 2+ years	Met
4	Average key-staff tenure is 3+ years	Met
4	Every key role has a trained backup	Not met
5	Average key-staff tenure is 5+ years	Not met
5	Nobody in a key role is within 5 years of stated retirement without a written plan	Not met

Customer concentration: scored 2

Level	Standard	Status
2	Largest customer is 30% or less of revenue	Met
3	Largest customer is 25% or less	Not met

Level	Standard	Status
3	Top 5 customers are 60% or less	Met
4	Largest customer is 20% or less	Not met
4	Top 5 customers are 50% or less	Not met
5	Largest customer is 15% or less	Not met
5	Top 10 customers are 50% or less	Not met
5	No customer over 5% of revenue lost in the last 3 years	Met

Repeat and contracted revenue: scored 3

Level	Standard	Status
2	10%+ of last year's revenue is repeat or contracted	Met
3	30%+ of revenue is repeat or contracted	Met
3	At least one customer is under a written agreement or standing order	Met
4	50%+ of revenue is repeat or contracted	Met
4	Every customer over 5% of revenue is under a written agreement	Not met
5	70%+ of revenue is repeat or contracted	Not met
5	Average customer relationship is 3+ years	Not met

Brand and how new customers find you: scored 3

Level	Standard	Status
2	Some new customers come through referrals or word of mouth, not only the owner's personal network	Met
3	Some new customers arrive through a website, reviews, or listings	Met
4	Inbound does not depend on the owner	Not met
4	Reviews: 4.5+ rating with 50+ reviews on the industry's main platform; B2B without public reviews: three customer references a buyer can call	Not met
5	Third-party recognition: chamber or trade association membership, trade listings, or awards	Not met
5	A documented reason customers choose it over competitors that does not depend on the owner	Not met
5	Inbound is the largest lead source	Not met

Know-how and intellectual property: scored 3

Level	Standard	Status
2	The business has identifiable methods, tools, or know-how competitors lack	Met
3	Key methods are written down, held in software the business owns, or covered by a patent	Met

Level	Standard	Status
4	A transfer inventory exists: business name, domain, website, phone numbers, software and data accounts, and operating licenses, showing who holds each, with a written transfer step for anything held personally	Not met
5	Registered IP or proprietary systems that customers pay for, owned by the company, not the owner	Not met

Earnings trend: scored 4

Level	Standard	Status
2	Revenue did not decline in both of the last two year-over-year changes	Met
2	No year-over-year revenue change larger than 25% up or down	Met
3	No revenue decline over 10% in either change	Met
3	Gross margin stayed within a 5-point band across the three years	Met
4	Revenue did not decline in either change	Met
5	Revenue grew in both changes	Met
5	Operating income grew in both changes	Met
5	Last year's revenue landed within 10% of budget	Not met

Market position: scored 4

Level	Standard	Status
2	Demand for the business's industry in its service area is flat or growing, per a cited industry source (not state population trends)	Met
3	A specific reason customers choose the business besides price	Met
4	Prices held or raised in the last 2 years	Met
4	Market is growing, or the business has a documented advantage competitors cannot easily copy	Met
5	A documented advantage competitors cannot easily copy (location, expertise, licensing, company-held relationships)	Not met

Whether it could change hands

Financial records: scored 3

Level	Standard	Status
2	Profit and loss statements and balance sheets exist for 3 years	Met
2	Tax returns for 3 years are available	Met
2	Any difference between statements and tax returns is reconciled	Met
3	Books are closed every month by the 30th of the following month	Met
3	Revenue deposits are traceable to bank statements	Met

Level	Standard	Status
4	Compiled by an outside accountant, or clean monthly closes for 3 years	Met
4	Returns tie to statements within 5%, variances explained	Met
4	Add-backs are on a written schedule with support	Not met
4	Interim statements available within 60 days of period end	Met
5	Bank-to-books reconciliation for the trailing 12 months	Not met
5	Related-party transactions disclosed and at market terms	Not met

Written processes and systems: scored 3

Level	Standard	Status
2	Written or software-driven steps exist for at least one core process	Met
3	The core delivery process as a whole is written down or run in software	Met
4	Delivery, quoting, and billing are written and in use; a new hire could follow them	Not met
5	All core processes are written and used	Not met
5	Customer, job, and financial data are held in software, not in people's heads	Not met

Sales and marketing: scored 2

Level	Standard	Status
2	Some marketing beyond the owner's personal network (website, listings, ads, trade shows)	Met
3	Leads are tracked by source	Not met
3	Some leads come from marketing	Not met
4	Lead volume by source tracked monthly for at least the last 6 months	Not met
4	At least one non-owner closes new work	Not met
4	A simple pipeline exists (quotes out, status)	Not met
5	12+ months of lead-source history	Not met
5	Funnel measured: leads, quotes, wins, cost per lead	Not met
5	Non-owners close over half of new revenue	Not met

How much of the sales depend on you: scored 2

Level	Standard	Status
2	Owner is the primary contact on 75% or less of revenue (measured on the full customer list)	Met
3	You are the main contact on 50% or less of revenue	Not met
4	You are the main contact on 25% or less of revenue	Not met

Level	Standard	Status
4	The full customer list names the primary contact for every customer	Not met
5	You are the main contact on 10% or less of revenue	Not met
5	Customers go to the team by default	Not met

Company paperwork and compliance: scored 3

Level	Standard	Status
2	Formation documents exist	Met
2	A governing agreement exists (operating agreement, bylaws, or shareholder agreement)	Met
3	Entity is in good standing	Met
3	Key contracts and leases are located	Met
3	Licenses and permits are current	Met
4	Contracts, leases, licenses, and insurance are gathered in one place	Not met
4	No open or threatened claims, liens, or tax notices, other than routine matters under 1% of revenue that are disclosed	Met
4	A buy-sell agreement is in place	Met
4	Facility lease, if any, has 5+ years remaining including options	Not met
5	Governing agreement reviewed by counsel in the last 3 years	Not met
5	Key contracts and leases are assignable, or consent obtained	Not met
5	A written plan for a 3-month owner absence	Not met
5	Facility lease, if any, has 10+ years remaining including options (or the owner commits in writing to a 10+ year market-rate lease or to selling)	Not met

Agreement among the owners: scored 3

Level	Standard	Status
2	Every owner knows the others' intentions and exit has been discussed	Met
3	Owners agree in principle on whether to exit	Met
4	Owners' separate answers agree on timing within 2 years of each other	Met
4	You and your spouse agree on the kinds of buyer you would accept	Not met
4	A written summary of what you have agreed exists	Not met
4	Spouses are informed	Met
5	Written exit objectives	Not met
5	A personal financial plan for each owner states what they need from a sale	Not met
5	Shareholder agreement is consistent with the exit objectives	Not met

Budgets and tracking: scored 2

Level	Standard	Status
2	Owner tracks a few numbers regularly (revenue, cash, backlog)	Met
3	A written annual budget	Not met
4	Budget compared to actuals monthly	Not met
4	At least 5 KPIs covering sales, operations, and finance, shared with managers	Not met
5	Monthly KPI review with the management team	Not met
5	A 12-month forecast updated at least quarterly	Not met

Your price expectations compared with the market: scored 2

Level	Standard	Status
2	Your today-as-is number is no more than 50% above today's calculated value, or is within the all-4s value, or the owner states a specific basis, or has no number	Met
3	Your number is reachable with the basics: no higher than the value with every factor at 4, or no more than 20% above today's calculated value	Not met
4	Your number is no more than 20% above today's calculated value	Not met
5	Owner can name the drivers that move the value	Not met