

Decision sheet · if you read one page, read this one

Prepared for **Fernvale Outdoor**, owner and finance lead

You asked us

Are we getting fair value from our agency, and would the business survive a bad day?

The answer

Your checkout is well built and badly protected. Its backups have never been tested, one developer holds the release process, and about 70 billed hours cannot be traced to any work. None of this is a crisis today. The first becomes one the day the database fails.

1

Critical, act now

2

Major, plan and fund

3

Moderate, schedule

22

Checks found sound

Coverage **0.86** · we saw 31 of 36 agreed checks

Independence **0.71** · read from your systems, not told

The three risks that matter

In order of what it would cost you

Critical

Your checkout's backups have never been restored.

Could cost **two to four days of online trading** if the database is lost. Nobody knows how long a restore takes, because nobody has ever done one.

Run and time a full restore into a clean environment.

Who **Your agency** How long **2 days**

Major

You are invoiced for more hours than the work shows.

Of 320 hours billed over two months, **about 70 cannot be traced** to any change, ticket, review or recorded meeting.

Ask for the time records behind the last two invoices, and agree a reporting format before the next one.

Who **You** How long **1 week**

Major

One developer can release your checkout. Nobody else has.

They made **every production release in six months** and 81% of all checkout changes. Releases stop the day they are unavailable.

A second developer runs the next three releases, with a written deploy runbook.

Who **Your agency** How long **3 weeks**

Do this week

Ask your agency: "When did we last restore the checkout from backup, and how long did it take?"

A good answer is a date and a duration. "Backups run every night" is not an answer to the question.

You can stop worrying about these

- ✓ Your code, domains and cloud accounts are in your company's name.
- ✓ Admin access needs a second factor everywhere, and no passwords sit in the code.
- ✓ Your agency's AI tools run on business terms that keep your code out of training.

Each finding carries a fix, an owner and a way to prove it is done.

Signed by your named reviewer · 28 March 2026

The expectation ledger

What you should expect, what you were told, and what we found.

Most owners are not misled. They were never told what to ask for. The first column is set by what your business needs: your checkout takes every sale you make online, so it is held to a higher standard than your staff portal.

What you should expect

What a business like yours should have, whether or not anyone raised it.

What you were told

Your agency's or team's own account, written down and attributed.

What we found

What your systems actually show, read directly wherever access allowed.

What you should expect	What you were told	What we found	Gap
Would the business survive a bad day?			
A restore of the checkout that has been run and timed INF-03	"Backups run nightly and are fine." Agency account lead, 12 March	Backups exist for every store. No restore has ever been performed.	Overstated
At least two people able to release the checkout CON-01	"The whole team can release." Agency lead developer, 12 March	One developer made every production release in six months.	Overstated
Am I paying a fair price for what I get?			
Invoiced hours traceable to work that happened CST-02	"Invoices reflect time spent." Agency account lead, 12 March	About 250 of 320 hours trace to changes, tickets and meetings. Time records requested, not supplied.	Unverifiable
Service level breaches tracked, and credits claimed SLA-05	Never discussed.	Four breaches in three months , from your payment provider's incident log. No credit ever claimed.	Unasked
For the staff portal: one environment is enough INF-01	"It is set up properly." In-house team, 14 March	Three environments, one a load-test cluster that is rarely used: about a fifth of the cloud bill.	Unneeded
Do we own what we paid for?			
Signed IP assignment from everyone who wrote code OWN-05	Never discussed.	Two contractors , who wrote 6% of the checkout, never signed one.	Unasked
Code and accounts held by the company OWN-01	"Everything is in your GitHub." Agency lead developer, 12 March	Confirmed. Repositories, domains and cloud accounts are in the company's name.	Aligned
Is it built properly?			
Automated tests on the paths that carry money COD-02	"We test the important parts." Agency lead developer, 12 March	Better than claimed. The payment path is thoroughly tested, and a failing test blocks the release.	Understated

Aligned True, and told accurately

Understated Better than you were told

Overstated Told more than the evidence shows

Unasked Needed, never raised with you

Unneeded Paid for, not needed at your size

Unverifiable Cannot be tested either way

Hours, output and AI

Your agency got faster. Your invoice did not notice.

When a team adopts AI tools and bills by the hour at the same rate, the time it saves is kept by the supplier and paid for by you. This is rarely deliberate. It is what happens when nobody renegotiates.

Adoption

AI coding assistant in daily use by the agency **since November 2025**.

AIU-01

Effect

Merged work per billed hour **up about 40%** since adoption. AIU-09

Price

Rates unchanged. New quotes still estimate hours the way they did before. CST-09

Entitlement

Your contract **says nothing** about who keeps the time saved. CST-10

Merged work per billed hour, indexed to the period before adoption



In plain terms

Each hour you pay for now produces more than it did. You are paying the old price for it.

Raise at renewal: move new work to a fixed price per deliverable, or agree a rate review tied to measured output.

Service levels and the work order

What was signed, and whether you could enforce it.

Commitment	What was signed	What happened	Could you enforce it?
Checkout availability SLA-01	99.5%	Four breaches in three months	Barely. The agency measures its own availability.
Fixing a fault SLA-03	A reply within four hours	Replies were on time	No. The contract commits to replying, not to fixing.
Deciding what counts as urgent SLA-04	Decided by the agency	Two outages logged as low priority	No. Severity should be yours to call.
Defects after release SLA-09	30-day warranty	11 hours of warranty fixes invoiced	Yes. Those hours are recoverable.

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Service credits you are owed and have never claimed. Each is worth 5% of that period's fee under your contract. Credits nobody tracks are never claimed; this one finding usually covers the cost of a review.

Critical F-INF-001 · Checkout · confidence high

Your checkout's backups have never been restored.

What is wrong

Backups of every checkout database run and complete. None has ever been restored. Until a restore has been run, you do not have backups; you have files you hope will work.

The evidence

EV-0001 **Absent** No restore record exists. Asked of the agency, 12 March.

EV-0007 **Direct** Backup configuration read from your cloud account, 13 March.

EV-0008 **Direct** Backup job history: every job complete, none ever restored.

What it could cost you

Two to four days of online trading, being the time to rebuild the database by hand if a restore fails, at your stated online sales. Likelihood: possible. The figure is a range because the restore time has never been measured.

If you do nothing

You are trusting a backup nobody has ever opened. Most restores fail for the first time on the day they are needed, for reasons that take an hour to fix in advance.

Run and time a full restore of the checkout database into a clean environment, then repeat it at a pace you set.

Who **Your agency** Effort **Days** Cost **Low** First in the plan

Cheaper option: restore only the orders database. It covers most of the exposure in half the time, and leaves product data untested.

How you will know it is fixed: a dated restore record showing the database recovered in a clean environment, with the time it took. Anyone, including your own team, can check this.

Your agency's reply, printed as received

"We have never had a failure that needed a restore, so it has not come up. We can schedule a restore test for next sprint."

Agency lead developer, 24 March 2026

Finding unchanged. The reply confirms no restore has been run. A restore test in the next sprint would close it.

Major F-CST-002 · Your agency · confidence medium

You are invoiced for more hours than the work shows.

320 hours billed across January and February. About 210 trace to changes, tickets and reviews. Your agency's reply pointed to meetings; its calendar accounts for about 40 more. **About 70 hours remain unexplained.**

Your agency's reply

"Planning and client calls account for much of the difference."

Accepted in part. Recorded meetings account for about 40 hours. The rest stands until time records are supplied.

The plan

What to do, in the order that pays back first.

Ordered by what unblocks what, not by severity. The first step is cheap and removes the largest risk.

	Do this	Who	Effort	How you will know
1	Run and time a full checkout restore Removes the only critical risk	Agency	Days	A dated restore record with its duration
2	Ask for time records behind the last two invoices Settles the 70 unexplained hours either way	You	1 week	Records received, reconciled
3	Claim the four service credits and the 11 warranty hours Money already owed to you	You	Hours	Credit notes issued
4	A second developer runs the next three releases Ends the single point of failure	Agency	Weeks	Release log shows a second name
5	Get IP assignment signed by the two contractors Cheap now, expensive during a sale	You	Days	Signed assignments on file
6	Retire two of the staff portal's three environments About a fifth off the cloud bill	In-house team	Days	Cloud bill for the next period
7	At renewal: fixed price per deliverable, or an output-based rate review Shares the time AI saves	You	At renewal	New terms signed

A risk you chose to accept

The staff portal has no tested restore either. On 28 March you accepted this: it holds nothing that cannot be entered again. **Revisit it if it starts holding payroll data.** Accepting a risk is a decision, so it carries your name.

Where we could do the work

Independent availability monitoring, so your service levels become enforceable. We could set it up. **So could any monitoring service your team already uses.** A finding should never exist to sell the fix.

Three questions to ask your team

When did we last restore the checkout, and how long did it take?

Good answer

A date and a duration.

Worrying answer

"Backups run every night."

Who else could release the checkout tomorrow?

Good answer

A name, and when they last did it.

Worrying answer

"Anyone could, in principle."

Can we see the time records behind the last two invoices?

Good answer

The records, within a week.

Worrying answer

A summary instead of the records.

What we could not see. Your agency's internal time system, because the records were requested and not supplied, and your payment provider's own infrastructure, which is outside this scope. Five of the 36 agreed checks could not be completed. Most of what we concluded was read from your systems directly rather than taken from what we were told.

0.86

coverage

0.71

independence

I read the evidence behind every finding in this report.

Signed by your named reviewer · 28 March 2026