GROWFAST ADVISORY

The art of the transferable story in a post-AI world

How to tell a buyer what your financials can't: who runs the value, whether it holds after close, and how to prove it before the buyer prices it.

A guide for owners and dealmakers preparing for an exit

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START HERE

We maximize enterprise value for an exit in a post-AI world.

There is a whole genre of advice on financial storytelling. Most of it is good. It teaches finance leaders how to make the numbers talk: lead with the headline, connect the variance to the decision, use AI to draft the narrative faster. That is useful inside a company, in front of a board, in a budget review.

This guide is about a different moment. It is about the point in a transaction where the numbers stop talking.

A Quality of Earnings report tells a buyer what your company earns. Legal diligence tells them what it owns. Commercial diligence tells them whether the market will keep paying. None of those three tell the buyer who actually makes the earnings happen, or whether that will still be true on a Tuesday in March after close. That is the story that gets priced. It is usually priced against you, because nobody told it.

> **Undocumented value gets discounted. It always does.**
>
> The buyer is going to find it either way. Find it first and it is multiple defense. Let them find it and it is a price chip.

1. Where the numbers stop talking

Every deal runs three diligence workstreams: financial, legal, and commercial. They are thorough, they are expensive, and they are all recorded. They look at what is written down.

What is not written down is how the business runs. Which two people can actually quote a complex order. Which workflow decides pricing on a Friday afternoon when the owner is on a plane. Which AI-enabled process quietly generates a third of the margin and lives in one analyst's laptop. That is the fourth workstream: the unrecorded side of the diligence line.

Buyers know this. They have started acting on it. In Bain's 2026 M&A research, one in five dealmakers reported walking away from a deal because of the target's AI exposure. Not because AI was missing. Because they could not see whether what they were buying would still work once the seller left the building.

Financial storytelling answers: what did we earn and why. Transferability storytelling answers: who earned it, can it move, and will it hold. If you only tell the first story, the buyer writes the second one for you.

2. No AI, or invisible AI

A quick definition, because the word gets thrown around. When we say AI, we do not mean the tools. We mean the workflows a company has built on top of the tools: the quoting process that now runs on a model, the forecasting routine that an analyst tuned for eighteen months, the customer service loop that one manager wired together and nobody else understands.

That leaves a seller in one of two positions.

- **No AI.** The buyer knows what they are getting. Every process is manual, every result is explainable, and the upside is theirs to build. Nothing hidden, nothing to lose.
- **Invisible AI.** The results are real and they are in the numbers. But the buyer is paying a premium for a capability that might drive home with an analyst on Friday. Real value, just not the company's value.

Invisible AI is the more dangerous position, and it is the more common one. The goal of this guide is to turn invisible AI into documented, measured, transferable value before a buyer turns it into a discount.

> *AI is the tool. People create the value. The question a buyer asks is whether the value belongs to the company or to the person who happens to run it.*

3. The three questions a buyer is really asking

Strip away the data room and the management presentation, and a buyer is working through three questions. A transferable story answers all three, in order.

Can the value transfer?

Does the operating model move with the company, or does it walk out the door with the founder and two lieutenants? This is Operating Model Transferability. It is about whether the business runs the way it actually runs today, without you.

Will the value hold?

Day One is the closing dinner. Day Two is the first Monday morning when the plan meets the plant. Execution Durability is whether the results in the QoE survive the first ninety days of new ownership. This is where deals lose money quietly and where buyers have learned to discount early.

Who actually runs this?

The most honest question in the room, and the one most owners answer badly. If the answer is you, the buyer pays less. If the answer is one other person, the buyer pays less and asks for a retention package. You want the answer to be two, on every critical workflow, and you want it on paper.

4. The Transferability Story: five moves

Financial storytelling guides give you a structure for turning data into narrative. This is the equivalent for the fourth workstream. Five moves, each with something to write down and something to say. Do them in order. The story writes itself once the evidence exists.

Move 1. Locate the value where it lives

Headquarters has the story. The floor has the facts. Start at the level where the work is actually done: the plant, the distribution center, the field team, the quoting desk. Identify the handful of workflows that produce a disproportionate share of margin, speed, or customer retention. AI-enabled workflows almost always show up on this list.

WHAT TO WRITE DOWN	HOW IT SOUNDS IN THE ROOM
For each critical workflow: what it produces, what it is worth (margin, hours, retention), and where it physically runs.	*"There are four workflows that carry most of the margin in this business. I can show you each one, where it runs, and what it is worth."*

Move 2. Name who runs it

Not the org chart. The real answer. Who can run the workflow end to end, unsupervised, on a bad day. If the honest answer is one person, that is Key-Person Risk and it is already priced in your multiple whether you say it or not. Owner Dependency is the same thing with your name on it.

WHAT TO WRITE DOWN	HOW IT SOUNDS IN THE ROOM
The name of the primary operator and the name of the second. If there is no second, write "none" and treat it as the first item on the fix list.	*"Every one of those workflows has two people who can run it without me. Here is who they are and here is what they did last quarter."*

Move 3. Measure it, do not assert it

Proof, not opinion. A buyer will discount "we use AI in quoting" to zero. A buyer will pay for "quoting cycle time went from four days to nine hours, here are the twelve months of tickets, here is the process map, here is the person who built it and the person who maintains it." Documentation is not a compliance exercise. It is the difference between value the company owns and value the company rents.

WHAT TO WRITE DOWN	HOW IT SOUNDS IN THE ROOM
Baseline, result, time period, source data, process documentation, and who owns the maintenance of each AI-enabled workflow.	*"I am not going to tell you the AI works. I am going to show you the before and after, and the file that lets your team run it on day one."*

Move 4. Show it holds on Day Two

This is the move most sellers skip, and the one buyers weight most heavily. The value is located, named, and measured. Now show what could interrupt it after close and what has already been done about it. A retention structure for the two operators. A documented handoff. A governance rule for who is allowed to change the model. Post-Close Execution Stability is a story about what will not go wrong, told with evidence.

WHAT TO WRITE DOWN	HOW IT SOUNDS IN THE ROOM
For each critical workflow: what could interrupt it in the first ninety days, and the specific mitigation already in place.	*"Here is what would break this in the first ninety days, and here is why it will not."*

Move 5. Say it before the buyer does

Everything above is worth more when it arrives with the CIM than when it arrives as a response to a diligence request. Volunteered evidence reads as strength. Requested evidence reads as an admission. Put the Transferability Story in the management presentation, put the proof in the data room, and let the buyer's fourth workstream find that the work is already done.

WHAT TO WRITE DOWN	HOW IT SOUNDS IN THE ROOM
A short transferability section in the CIM and a proof folder in the data room, organized by workflow, not by department.	*"Before you ask, here is the answer. Who runs it, what it is worth, and why it holds."*

The story in one paragraph

"[Company] earns [result] from [workflow]. It is run by [name] and [name], without the owner. It is measured here, documented here, and maintained by [name]. The things that could interrupt it after close are [risk] and [risk], and here is what is already in place for each. This is the company's value, not one person's."

5. A worked example

Harbor Industrial Supply is an illustrative company. The figures are for demonstration only.

Harbor is a regional industrial distributor with a strong QoE and a CIM that mentions, in one line, that the company "uses AI in quoting and inventory planning."

Before

The buyer's diligence team asks who built the quoting model. The answer is a senior analyst who has been with the company six years and has no documented process, no backup, and no retention agreement. The inventory planning routine turns out to be a spreadsheet macro the owner adjusts personally every Sunday night. The buyer cannot separate the company's margin from those two people. The AI line in the CIM becomes a diligence finding, the finding becomes a holdback, and the holdback becomes a lower number.

After the five moves

- **Located:** quoting and inventory planning are identified as two of four margin-critical workflows, with a dollar value attached to each.
- **Named:** the analyst is the primary operator on quoting; a second operator is trained and has run the process solo for a full quarter. The owner's Sunday-night routine is handed to the operations manager and a named backup.
- **Measured:** quoting cycle time, win rate, and inventory turns are baselined, tracked for twelve months, and tied to the QoE.
- **Held:** both operators are under retention structures that survive close; model changes require sign-off from two people; the process is documented at the level a new hire can follow.
- **Said first:** the CIM carries a one-page transferability section and the data room carries the proof folder.

Same company, same earnings. The difference is that the buyer's fourth workstream finds evidence instead of exposure. That is multiple defense.

6. Ten questions before the CIM goes out

Answer these honestly. Any "no" or "I am not sure" is where the buyer will start.

1. Can I name the four or five workflows that produce most of our margin, and where each one physically runs?
2. For each of those, can I name two people who can run it end to end without me?
3. Is any of that value produced by an AI-enabled workflow that only one person understands?

4. Do I have a before-and-after measurement for each AI-enabled workflow, with source data?
5. Is each workflow documented well enough that a competent new hire could run it from the file?
6. Who is allowed to change the models, prompts, or automations, and is that written down?
7. If the two most important operators left the week after close, what would break in ninety days?
8. What retention or handoff structures are already in place, not planned, for those people?
9. Does the CIM tell this story, or does it leave the buyer to write it?
10. If a buyer found all of this on their own, would it read as strength or as a finding?

7. What GrowFast does

GrowFast Advisory is the fourth diligence workstream. We work the unrecorded side of the diligence line, where QoE, legal, and commercial diligence do not reach, and we turn what we find into evidence a seller can put in front of a buyer, a board, or a lender.

Most firms can tell a buyer where AI is being used. GrowFast determines whether the value is measurable, embedded, and transferable, and what could interrupt it after close. We do not run interviews across the organization. We work alongside the CIM, at the level where the work is done, and we stay through the handoff.

I have sat in three chairs on deals: the seller's chair into private equity, the buyer's chair across a mix of industries including robotics and AI, and the chair that stayed after close to make it work. The third chair is where this guide comes from. The exit is not the finish line. The handoff is.

The next step

The Transferability Read is a ten-day, fixed-fee engagement that produces the evidence behind the five moves for a single company: where the value lives, who runs it, what it is worth, and what could interrupt it after close. It is built to sit alongside a CIM and to hold up in a data room.

If you are preparing a company for an exit, or you are a dealmaker who wants the fourth workstream answered before the buyer asks, the Read is where to start.

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Value that survives the handoff.

Source: Bain & Company, 2026 M&A research. Harbor Industrial Supply is illustrative. Valuation-Grade Succession and VGS are trademarks of GrowFast HR Solutions, LLC dba GrowFast Advisory.