Expert Consilium

GUIDE / A PRACTICAL FRAMEWORK

Before You Say YES

Seven checks before accepting a proposal from a supplier, a major customer or a business partner

Goran Granić

Multiple angles. One clear decision.

Edition 3.3 | November 9, 2026

Seven checks, each explained. Two worked examples. One worksheet.

01 / EXPERT CONSILIUM

How to use this guide

This guide is for owners and managers who have a concrete proposal in front of them and can still change its terms or direction. Use it on your own, with your team or as preparation for further analysis.

The seven checks are a practical framework, not a validated test that guarantees success. The examples are based on typical situations. The framework is business analysis, not regulated advice.

The seven checks at a glance	The question it asks
1. The decision	What exactly am I accepting?
2. Facts and assumptions	What do I know, and what am I assuming?
3. The total commitment	What must I do and fund to get what is offered?
4. Dependencies	Who or what will I depend on?
5. What could fail	What could undermine the plan?
6. The middle path	Is there a path between yes and no?
7. What would change my mind	What evidence would change my choice?

How to read it

Pages 3 to 9 take the seven checks one at a time. Pages 10 to 13 work through two examples. Page 14 shows how to use AI or your team for the checks, page 15 is the worksheet, and pages 16 and 17 explain where Expert Consilium fits and what to do after you decide.

You do not need all seven checks for every proposal. For a small, reversible one, checks 1, 2 and 7 may be enough.

Check 1: What exactly am I accepting?

Write the decision in one sentence. Distinguish between accepting the whole proposal and deciding to keep negotiating, run a pilot or gather information. Flag unclear obligations before responding.

Decision	What it means in practice
Accept the whole proposal	You agree to all terms as written.
Accept with changes	You propose changes to specific terms and wait for an answer.
Run a pilot or limited start	You commit to a smaller scope first.
Gather information first	You do not respond until a specific fact is confirmed.

Signs that the decision is still blurred

- You describe it with “we are thinking about…” instead of a verb and a date.
- Different people in the team describe it differently.
- You cannot say who signs, and by when.
- You are reacting to a deadline set by the other party rather than to your own objective.

Write: I am deciding whether to _____, by _____, in order to _____.

A deadline set by the other party is information, not an instruction. Ask what happens if you need a few more days.

03 / EXPERT CONSILIUM

Check 2: What do I know, and what am I assuming?

Identify a source for each important claim. Separate what the partner has promised from what they have signed: “about 10,000 units a year” is not the same as a contractual minimum, and a demand forecast is not the same as a confirmed order. Also separate an assumed cost from an actual calculation.

Label	Meaning	Example
Promised	Said by the other party, not in writing	“We expect about 10,000 units a year.”
Signed	Written in a document both sides accepted	Annual minimum of 1,200 units, clause 4.
Calculated	Worked out from figures you can show	Total annual purchases at EUR 90 per unit.
Assumed	Used in the plan, not confirmed	Demand will stay at today’s level.

Next to each important claim, write one of the four labels and its source. Anything labeled “assumed” needs either a check or a clear note that the plan depends on it.

A data gap is a finding

If a figure is missing, write “not supplied.” That is more useful than a guess, and it tells you what to ask for before you answer. A data gap is a finding, not something to hide.

The most dangerous number is the one you did not realize was an assumption.

Check 3: What is the total commitment?

Alongside price or revenue, consider inventory, collections, team time, extra support, capacity and exit conditions. Ask not only what we gain, but also what we must do and fund to gain it.

Area	Question to ask
Money	What do I pay, when, and what is the full cost over the whole period?
Inventory and goods	What must I hold, and what happens to unsold stock?
Collections	Who finances the time between purchase and payment?
People and time	Who does the extra work, and what is dropped to make room?
Capacity	Can we deliver this volume without hurting existing customers?
Exit	How can I leave, and what does leaving cost?

Write both columns

On one half of a page write what you gain. On the other half write what you must do and fund to gain it. Compare the two only after both are filled in.

An attractive part of a proposal is not the same as a sound decision about the whole package of terms.

Check 4: Who or what will I depend on?

Consider the supplier, major customer, key person, technology and data required to make the arrangement work. What happens if that party changes price, quality, timing or availability? Do not assume that an easy replacement exists.

Dependency	What if it changes?	How could I reduce the exposure?
A supplier	Price, quality, timing or availability change	A second source, a shorter term, a price review clause
A major customer	Volume drops or terms change	Other customers, payment terms, a notice period
A key person	The person leaves or is unavailable	Written procedures, a second person trained
Technology or data	The system or access changes	An export of the data, a fallback process

The replacement question

For each dependency ask: if it disappeared next month, how long would it take, and what would it cost, to replace it? “We would find someone” is not an answer until you have named who.

These are options to explore, not recommendations. Contract terms need review by a qualified professional.

06 / EXPERT CONSILIUM

Check 5: What could undermine the plan?

Choose three relevant causes of failure, not twenty generic risks. For each, identify an early signal, who monitors it and a check before acceptance. Do not invent probability percentages to make the analysis look precise.

Cause of failure	Early signal	Who watches	Check before accepting
Demand is lower than forecast	Orders below plan in the first months	Sales lead	Ask for committed orders, not forecasts
The partner changes terms	Late or changed requests	Owner	Ask what can change, and with what notice
A cost was left out	Margin lower than calculated	Finance	Recalculate with the full list from check 3

The table shows an example of three causes. Choose causes that are specific to your proposal. If a cause could apply to any proposal, it is too generic to help.

A risk without an early signal and an owner is only a worry.

Check 6: Is there a path between yes and no?

Consider a smaller initial scope, a trial period, a phased investment or a change to a critical term.

Option	What to ask the other party
A smaller first scope	Can we start with part of the volume, or a single location?
A trial period	Can the first months be a trial, with a clear way out?
Phased investment	Can the commitment grow in steps as results come in?
A change to a critical term	Which one term, if changed, would make this proposal work?

It is not always available

The other party may refuse, and a change may have legal consequences. Check their willingness and obtain appropriate professional review of the changed wording before you rely on it.

A middle path is worth proposing only if it keeps what you actually want from the proposal.

Check 7: What would change my choice?

Define the critical evidence or condition and the next action: who checks what, and by when. If no new evidence could change your view, ask yourself whether you are looking for analysis or for justification of a decision already made.

If I am leaning towards...	Evidence that would change my mind (examples)
Accepting	A confirmed figure that is lower than assumed; an exit term much worse than expected
Declining	A change to one critical term; a confirmed order that removes the main doubt
Negotiating	A refusal on the critical term; a better alternative found elsewhere

Analysis or justification?

If nothing could change your view, you may be looking for support for a decision you have already made. That is not wrong, but it is better to know it before you spend time on analysis.

Write: I will change my mind if _____. I will check it by _____ (date).

A good result is not always yes or no. Sometimes it is: check this one thing first.

Example: a discount that increases purchases

EXAMPLE BASED ON A TYPICAL SITUATION. You currently buy as needed at EUR 100 per unit. A new offer is EUR 90, with an annual minimum of 1,200 units. You expect to need 1,000 units. We assume the same quality and leave out tax, financing, storage and differences in payment timing.

Item	Current offer	New offer
Unit price	EUR 100	EUR 90
Annual purchases	1,000 units	1,200 units
Annual expenditure	EUR 100,000	EUR 108,000
Excess above need	0	200 units

A lower unit price does not automatically reduce total expenditure. Here, you buy more and spend EUR 8,000 more that year. That is not automatically a EUR 8,000 loss: extra stock may be useful later. Assess its value and holding cost separately.

Which checks change the decision?

Is the expected need of 1,200 units realistic or optimistic? How long does the product remain usable? Can the minimum be adjusted? When are payments due? Does exclusivity restrict other products? Are the exit terms acceptable, and have they been professionally reviewed?

A more useful next step

Do not accept or reject solely because of the discount. Check sales and the full commitment, then discuss the minimum or a trial period. If evidence supports higher sales and the terms fit, the offer may be attractive.

How large is the discount in your proposal, and how large is the obligation you must take on in return?

The same example: how the need changes the result

The result depends on how many units you really need. The table shows three possible needs against the same offer of EUR 90 with a minimum of 1,200 units.

Yearly need	Current purchases	New purchases	Excess units
800 units	EUR 80,000	EUR 108,000	400
1,000 units	EUR 100,000	EUR 108,000	200
1,200 units	EUR 120,000	EUR 108,000	0

At a need of 800 units the new offer costs EUR 28,000 more in purchases. At 1,000 units it costs EUR 8,000 more. At 1,200 units it costs EUR 12,000 less.

Where the two offers cost the same

For a yearly need of D units, up to 1,200, current expenditure is 100 × D and new expenditure is 90 × 1,200 = EUR 108,000. They are equal at D = 1,080 units. This is a purchase-expenditure threshold in a simplified example, not a test of overall profitability.

What to take from it

- The discount helps only if the real need is close to or above the minimum.
- The real question is how reliable the demand figure is (check 2).
- The extra units have a value and a holding cost that need separate assessment (check 3).
- Terms such as exclusivity and exit change the picture (checks 4 and 6).

Example: a large customer, but a good deal?

EXAMPLE BASED ON A TYPICAL SITUATION. A potential customer offers higher volume but asks for a lower price, longer payment terms and a special service level. We lack complete costs, committed volume and a capacity plan. An unconditional recommendation would be premature.

What is known and what is not

We know what the customer is asking for. Actual order volume, the cost of extra requirements and the effect on existing customers are unconfirmed. High revenue is only part of the picture.

Three questions before quoting

Which volume is committed and which is a forecast? Who funds the period between purchasing and collection? Which resources must be added or reassigned? Assign a source and an accountable person to each question.

Three possible directions

Accept if the evidence and terms support the company's objective. Negotiate if the opportunity is attractive but a condition changes the economics. Limit initial scope or postpone if evidence is insufficient. These are not automatic recommendations; they are a way to frame the real choice.

Write before the discussion

I am willing to accept if _____.
First I need to verify _____.
I will propose changing _____.
I will not commit until _____.

The purpose of scrutiny is not to stop you. It is to clarify what you are accepting and under which conditions.

The same example: turning the questions into a plan

Questions help only when someone owns them. For the large-customer example, the table assigns each question to a role and names the evidence that would answer it. The roles are examples; use the people in your own company.

Question	Who answers	Evidence to obtain
Which volume is committed, and which is forecast?	Sales lead	A written commitment, or the clause that sets the minimum
Who funds the period between purchase and collection?	Finance	A cash-flow view at the requested payment terms
Which resources must be added or reassigned?	Operations	A capacity plan for the requested service level
What is the effect on existing customers?	Owner	A list of the customers affected and what they have been promised

What a conditional conclusion looks like

Weak: “The customer is large, so we should accept.” Better: “We will accept if the committed volume covers the extra cost and the payment terms can be financed. Until those two points are confirmed, we do not commit.”

A conditional conclusion names what must be true. It is easier to check than a yes or a no.

Using AI or your team for the checks

You can do the checks on your own, with colleagues or with an AI tool. If you use AI, give it a clear task and do not make agreement the goal. Four prompts to adapt:

Using this description, identify the strongest counterargument, missing evidence and conditions under which acceptance makes sense. Separate facts from assumptions. Do not invent data or treat agreement with me as the goal.

List every figure and claim in this description. Label each one as stated in a document, promised verbally, calculated or assumed. Do not add figures of your own.

Name the three most likely reasons this plan could fail. For each, give an early signal and a check I can do before accepting.

Suggest two options between accepting and declining, such as a smaller scope or a trial period. For each, list what I would have to ask the other party.

Do not enter confidential information (prices, contracts, customer names) into tools your company has not approved for that purpose. An AI answer is a draft for you to check, not a decision.

Worksheet: before I respond

Use this for one decision. Record the date and revisit the sheet when new evidence arrives. Do not enter confidential information (prices, contracts, customer names) into tools your company has not approved for that purpose.

1. What exactly am I accepting, and by when?

2. What evidence do I have, and what am I assuming?

3. What is the total commitment of money, people and capacity?

4. Who or what will I depend on?

5. Which event or evidence could undermine the plan?

6. Which change, alternative or pilot could I consider?

7. Next step: who checks what, and by when?

Date: _____ Accountable person: _____

From questions to a clearer next step

One AI tool can help with drafting and challenging arguments. More models do not guarantee accuracy. What an important decision needs is reliable input and assumptions checked before you act on a conclusion; the number of answers does not replace that.

When another kind of help is needed

If a fact is missing, obtain it. If the issue is technical, test it with the appropriate people. If the decision depends on legal, tax, accounting, investment or other regulated judgment, that part is outside the scope of this guide. This is a separate engagement and is not part of the Expert Consilium service.

Where Expert Consilium fits

Expert Consilium automatically analyzes a specific business decision through AI perspectives, an anonymous evaluation and ranking of their answers, and a final synthesis into a report. Essential, Consilium and Grand Consilium use 4, 8 and 12 AI perspectives. Human review of reports is not included in any tier.

Before you buy, look at a sample report and decide whether it suits you. You do not necessarily need the broadest tier; you need the right level of analysis.

Describe the decision in a few sentences or view a sample report on the website. You do not need to send confidential documents with your first inquiry.

After you decide, and your next step

After you decide, write a short record. If a key assumption later turns out wrong, you will know why the decision looked sound at the time and what to change.

Decision and date:

Main reasons:

Assumptions I am relying on:

Review date, and what I will check:

Expert Consilium

expertconsilium.com
office@expertconsilium.com

Companion reading

For a broader introduction: “How AI Helps Businesses,” Expert Consilium, edition 3, 2026. It includes additional examples, sources and a small-pilot framework for business use of AI. For the question of when one AI answer is enough: “One AI Answer, or Several Perspectives,” edition 3, 2026.

Informational material, not regulated professional advice. Examples are based on typical situations. The framework does not guarantee analytical accuracy or a business outcome.