

singula
decisions

THE TREASURY PRODUCT

Subscriber Treasury

Bloomberg Terminal for your subscriber book.

See what every customer is worth, spot the positions going sideways, and rebalance in one click.

THE PROBLEM

Your CFO is flying blind on the most valuable asset in the business.

Subscriber economics are buried in CRM dashboards built for ops teams. The board wants to know what the book is worth, where the risk sits, and what to do about it — not how many emails were sent.

01

NO MARK-TO-MARKET

Subscribers carry an entry MRC and a churn rate. No-one tracks what each one is actually worth today, or what they were worth last month.

02

RISK INVISIBLE

Which 5% of the book is about to leave next quarter? Most operators can't tell you, and certainly can't price it into a forecast.

03

ACTIONS DISCONNECTED

Marketing runs campaigns.
Care runs save squads.
Finance owns the number.
Three teams, three tools, no single view of cause and effect.

04

BOARD-LEVEL OPACITY

The CFO has to translate between a CRM dashboard and a P&L every week. The translation loses fidelity, and the board loses confidence.

Stop running a CRM. Start running a portfolio.

Every recurring-revenue business is, at its core, a portfolio of cashflow positions. Treasury is the management view that treats it that way.

THE OLD VIEW

- Subscribers as a list of accounts
- Churn rate as a quarterly number
- Marketing spend as the only lever
- Reporting backwards from yesterday
- CFO is a downstream consumer

THE TREASURY VIEW

- Each subscriber as a marked position
- Risk rated, yield calculated, daily
- Trades — interventions with expected value
- Live P&L with the book moving in real time
- CFO is the operator

T H E F O U R P R I M I T I V E S

Price · Risk Rating · Yield · Trades

The same vocabulary a portfolio manager uses, applied to your subscriber book.

THE FOUR PRIMITIVES

01 PRICE

Mark to forward CLV

Every subscriber carries a live mark — what we'd expect them to be worth from today onward. $MRC \times \text{expected remaining months} \times \text{retention probability}$, less servicing cost, discounted.

02 RISK RATING

AAA → CCC

A churn-probability band lifted from credit rating logic. Distribution looks like a real bond portfolio: most of the book in BBB / A, fat tail in BB / B / CCC where the risk concentrates.

03 YIELD

Annualised return on mark

Current-period MRC plus engagement and ancillary value, divided by mark. Tells you which positions are paying you well right now versus which are coasting on legacy pricing.

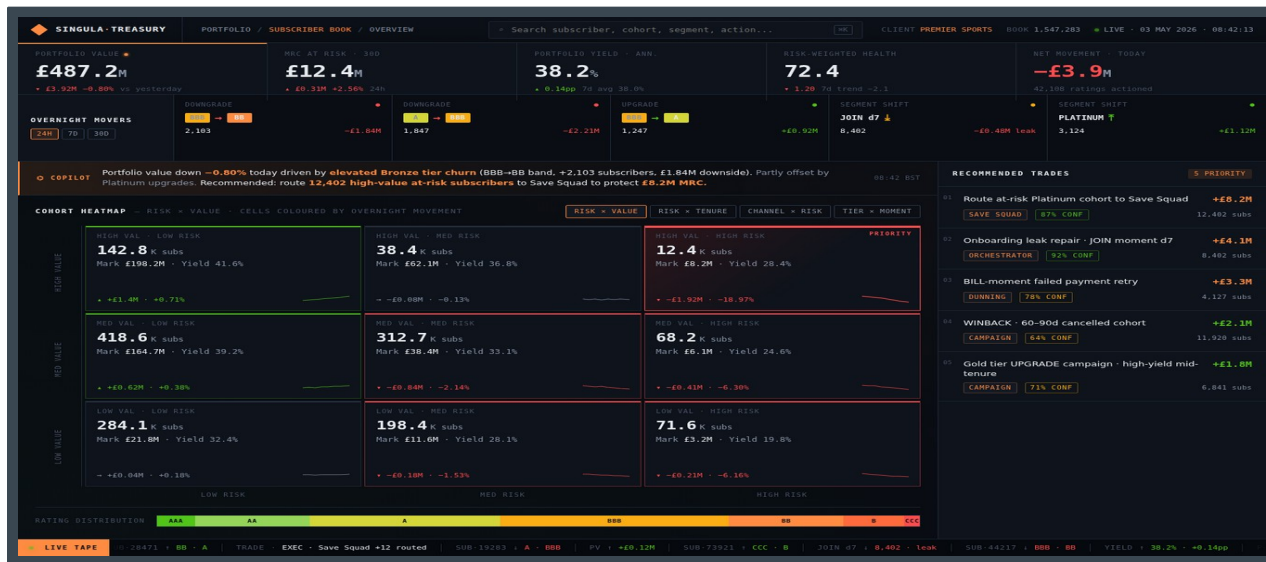
04 TRADES

Ranked by portfolio impact

Every recommended action — route to save squad, deflect a cancel, deploy an upgrade offer — carries an expected value. The book is rebalanced by executing trades, not running campaigns.

WHAT YOU SEE

One screen. The whole book.



PORTFOLIO STRIP

Five headline numbers — value, risk, yield, health, daily movement

COHORT HEATMAP

3x3 grid of risk x value, coloured by overnight movement, drillable

TRADES RAIL

Five recommended trades, ranked by expected portfolio impact

LIVE TAPE

A scrolling ticker of rating moves, executions, P&L drift

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THE 90-SECOND DEMO

From shock, to drill, to trade, to a visible portfolio update.

1 0:15

SHOCK

Land on the home screen.
Portfolio £487M, £12.4M
MRC at risk overnight.

2 0:30

CONCENTRATE

Eye lands on the red
HV×HR cell — 12,402
high-value at-risk subs.

3 0:50

DRILL

Click in. See the cohort.
Pick out the worst-rated
platinum positions.

4 1:10

TRADE

One click routes the
whole cohort to the Save
Squad. £8.2M protected.

5 1:30

REBALANCE

Return to home. At-risk
drops £12.4M → £4.2M.
The cell turns amber.

WHERE IT SITS

Treasury is the executive layer of the Singula INSIGHT platform.

It sits above the operational tooling — Decision Moments, the NBA module, Save Squad, Cancel Deflector — and consumes their output to mark the book in real time.

SUBSCRIBER TREASURY

The CFO / executive view

DECISION MOMENTS™

The decisioning layer

NBA MODULE

SAVE SQUAD

CANCEL DEFLECTOR

ONBOARDING

WHAT A PILOT LOOKS LIKE

Six weeks. Your data. A working Treasury on day 14.

WEEKS 1 - 2

MARK THE BOOK

We ingest your subscriber dataset, run the mark-to-CLV pricing model, calibrate risk ratings against your actual churn history, and stand up the dashboard against your live numbers.

WEEKS 3 - 4

WIRE THE TRADES

We map your existing retention plays into the Trades vocabulary — what each one costs, what it's expected to protect, what its historical confidence has been. The dashboard goes from a viewer to an actor.

WEEKS 5 - 6

MEASURE & DECIDE

We run the Treasury alongside your existing tooling for two weeks. You see real protected value, real rebalances, real CFO-grade reporting. You decide whether to extend to a full deployment.

Pilot pricing built to be a yes.

A six-week pilot is sized to come out of a discretionary line, not a capex committee. Move to platform pricing once the pilot proves out.

PILOT

£25,000

Six-week engagement, fixed scope.

- Ingest, mark and dashboard the book
- One executive review with the CFO
- Creditable in full against year-one platform fee

PLATFORM (YEAR 1)

from £85K

Annual subscription, scaled by book size.

- Live Treasury for production use
- Trades wired into operational tooling
- Tiered: <500K, 500K-2M, 2M+ subscriber books

NEXT STEPS

Let's mark your book.

A 30-minute call to walk through the demo on your numbers, then a written pilot proposal within five working days.

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