



SAMPLE REPORT

Fabric Fit Report

Riverstone Credit Union · September 2026

This is a fictional example, written to show the shape and depth of the report you receive after a Fabric Fit assessment. Names, numbers, and systems are invented. Yours will be your own.

Summary

THE QUESTION YOU ASKED

"Our month end close takes nine days, and four of those are spent reconciling our core banking system and our loan origination system by hand. Can Fabric fix that?"

The short answer

Fabric now. The four manual days come from two systems that never meet until a person merges them in Excel. Fabric can land both in one place, on a schedule, with the reconciliation built once and run automatically. This is squarely what the platform is for, and your estate is a good fit for it.

9 → 5

Close days, target after phase 2

\$12,000

Fixed price phase 1, three weeks

**\$700 to
\$1,400**

Fabric capacity per month, CAD

What it would cost

Roughly \$700 to \$1,400 CAD per month for a Fabric F16 capacity, paused outside business hours where possible, plus a \$12,000 CAD fixed price three week proof of concept for phase 1. No per user license change for report viewers at this size.

What we recommend you do next

NEXT STEP

Approve the phase 1 proof of concept and name a Finance owner and a source system contact by day one. **Owner:** VP Finance. **Target start:** within 30 days.

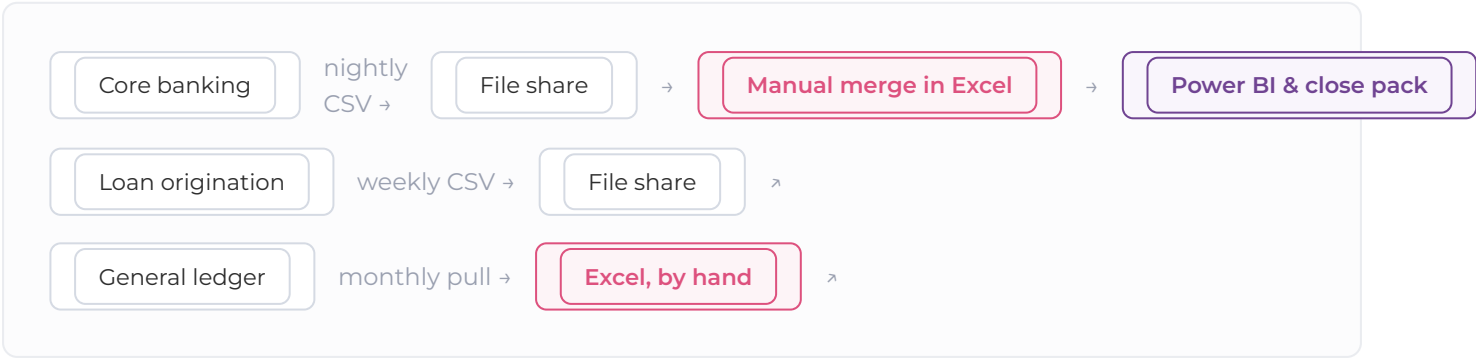
If you decide against Fabric, the close problem is still worth the smaller fix in the last section, and that action is still yours to take.

What we found today

Your source systems

System	What it holds	How data leaves it today	Owner
Core banking (DNA)	Members, accounts, deposits, transactions	Nightly extract to a file share	IT operations
Loan origination (LOS)	Applications, originations, delinquency	Manual CSV export, weekly	Lending
General ledger (Dynamics 365 Finance)	GL, AP, AR	Analyst pulls to Excel monthly	Finance
Marketing CRM	Campaigns, member contact	Vendor portal export	Marketing

How data moves today



Every box in pink is a person. The close depends on three of them lining up in the same week. When one is on vacation, the close slips.

What is working

KEEP THIS

Your Power BI model for member growth is genuinely good, well shaped and trusted by the board. Keep it. Whatever we build should feed that model, not replace it.

Your core banking nightly extract is reliable and well documented. It is a solid foundation to mirror from.

What it is costing you

Symptom	Who feels it	Time or money per month	How we know
Month end close takes 9 days	Finance, 3 analysts	~96 hours	Stated and timed in session 1
Cannot report loans and deposits together without a manual merge	Lending, Finance	~20 hours	Session 1, confirmed with a sample
Board pack is a week old before it is seen	Executive, board	Decision latency	Session 1

Can Fabric help

VERDICT

Fabric now.

The problem is two systems that never meet on a schedule. That is the exact shape Fabric is built to fix, and your data volumes and existing Power BI footprint make the path short. This is not a modernization for its own sake. It is a direct hit on the nine day close.

Where Fabric helps you specifically

Your problem	The Fabric capability	What changes
Core banking and LOS never meet until a person merges them	Mirroring and OneLake, one governed store	Both land automatically, reconciled once, no nightly hand merge
Close report is stale and slow	Certified semantic model on a Warehouse	The close refreshes against live data in minutes, not days
Different teams quote different loan totals	Row level security in one model	One certified number, each team sees only its slice

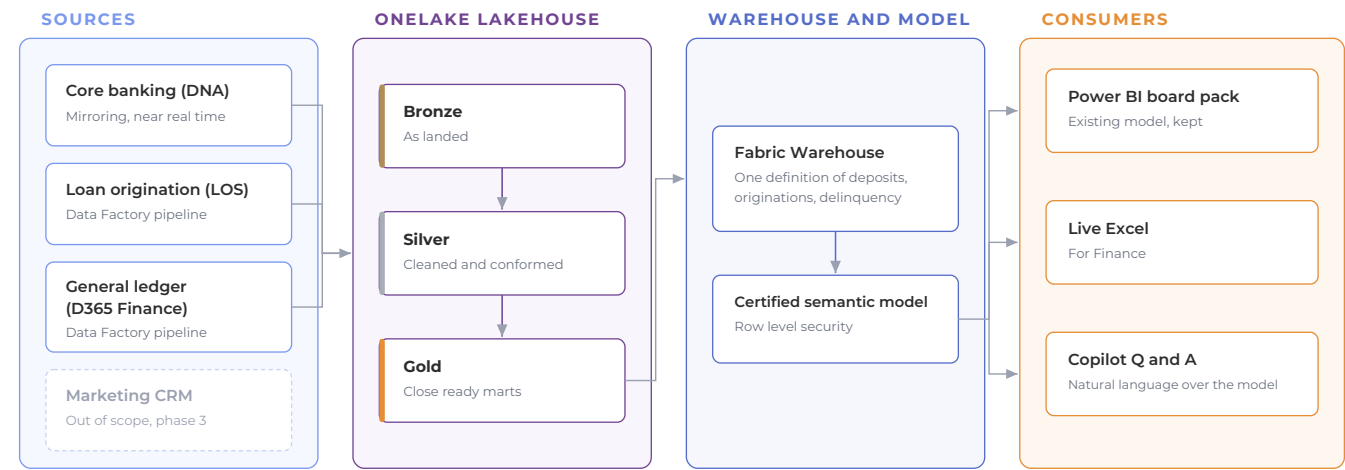
Where Fabric will not help you

HONEST LIMITS

The loan origination system has real data quality gaps, duplicate member records and inconsistent product codes. Fabric will move that data faithfully and quickly, including the errors. Cleaning it is a process fix in Lending, and it should happen in parallel. We can flag the duplicates automatically, but we cannot decide which record is right.

Roughly a third of the four manual days is genuine judgement, an analyst deciding how to treat exceptions at period end. Automation shortens the close, it does not remove that judgement, and you should not size the team as if it will.

Proposed architecture



Target architecture. Sources land in OneLake through Mirroring and Data Factory pipelines, move through the medallion layers, and serve one certified model.

Why each component is here

Layer	Component	Why it is here	What we rejected
Ingest	Mirroring for core banking	Near real time, no pipeline to build, and the nightly extract already exists as a fallback	A nightly copy pipeline, too slow for the close
Ingest	Data Factory pipelines for LOS and GL	Those systems export files, not databases, so a pipeline is the honest fit	Mirroring, not supported for the LOS vendor
Store	OneLake lakehouse, medallion	Auditable steps a regulator will accept, and one copy of the data	A second warehouse copy, duplication with no benefit
Model	Warehouse plus certified semantic model	Finance writes SQL, and the board pack needs a governed model	Direct report on raw tables, ungoverned and fragile
Serve	Power BI and live Excel	You already run Power BI, and Finance lives in Excel	A new BI tool, no reason to retrain the team

What changes for your team

- The analyst who spends four days merging stops merging. The reconciliation logic they hold in their head gets written down once and runs on a schedule.
- One analyst learns to own the Fabric pipelines, roughly a week of ramp with us alongside. That is the new skill.
- Your board pack, the model everyone trusts, stays exactly as it is. It just gets fed fresh, reconciled data instead of a week old hand merge.

Getting there

Phase 1. Proof of concept, three weeks, fixed price

SUCCESS TEST

The close report refreshes against live data from both the core banking system and the loan origination system in under ten minutes, and the September numbers match what Finance produced by hand, to the dollar.

In scope: the month end close use case, your real data, both named source systems, one working close report at the end.

Not in scope: the GL, the marketing CRM, delinquency analytics, and self serve rollout. Listed so they cannot be assumed in.

What we need from you

Item	From whom	By when
Read access to the core banking extract and the LOS export	IT operations, Lending	Day 1
A Fabric capacity, or approval to provision one	VP Finance	Day 1
Two hours a week for review	Finance analyst	Weekly

PRICE AND TERMS

\$12,000 CAD fixed. If the success test does not pass, you owe nothing for phase 1 and you keep everything we built and learned. We would rather carry that risk than sell you a maybe.

Phase 2 and beyond

Phase	What it delivers	Duration	Depends on
2	Production close pipeline, GL added, board pack cut over	6 weeks	Phase 1 success test passes
3	Delinquency and lending analytics, self serve enablement for Finance	8 weeks	Phase 2

What it costs to run

Microsoft Fabric capacity

Item	Sizing	Monthly range	Note
Fabric capacity	F16	\$700 to \$1,400 CAD	Pay as you go, or reserved at a discount. Can be paused overnight and on weekends, which lowers the number materially for a close workload.

Confirm current Azure pricing for Canada Central at the time of purchase rather than reusing this figure.

Licensing

At F16, report viewers do not need a Power BI Pro license. Only the two or three people who build reports need Pro. For a credit union your size, that is a meaningful saving against per user licensing across Finance.

Services

Phase	Fixed price	Assumptions
1. Proof of concept	\$12,000 CAD	Three weeks, the close use case only
2. Production close	\$34,000 CAD	Six weeks, GL added, cutover
3. Lending analytics and enablement	\$40,000 CAD	Eight weeks

Risks

Risk	Likelihood	What we do about it
Source system access takes longer than planned	Medium	Named owner, access requested in week 0 before the clock starts
LOS data quality is worse than it looked in the sample	Medium	Automated duplicate flagging in week 1, so it surfaces early, not at cutover
Capacity sized too small under real close load	Low	Scale test in week 3, resize before phase 2
We are wrong about the reconciliation logic	Low	The success test is agreed in writing before we build, so we find out in week 3, not month 4

If the answer is no

NO NEW SPEND

If you decide against Fabric this year, the close is still fixable with what you own. A well built Power Query model in your existing Power BI, pulling both extracts on a schedule, would remove roughly half of the four manual days for the cost of about two weeks of one analyst's time.

It would not give you the certified model or the real time board pack, but it would get September's close down to five or six days without new spend. We would be glad to scope it, or hand it to your team to run.

Assumptions and sources

The nine day close and the four manual days were stated and timed in session 1, not independently measured. Transaction volumes were estimated from the nightly extract size, not counted. Anything a change in Microsoft Fabric licensing or Azure pricing would invalidate is noted at the point it appears.

Appendix A. Session notes

Session	Attendees	What we covered
1	VP Finance, two analysts, IT operations	Mapped the four source systems and the manual close. Key quote: "The close is fine until someone is on vacation."
2	VP Finance, Lending manager	Presented the verdict, walked the reasoning including the LOS data quality caveat. Agreed the success test wording.
3	VP Finance, CIO	Walked the architecture and the phased plan. Confirmed budget authority sits with VP Finance.

Technical reference architecture

The same design at implementation detail, for your IT and security teams. Solid lines carry data. Dashed lines carry identity and governance metadata, not data.

