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Vendor Check

Every business depends on people outside it: the supplier who provides what you sell, the service that runs your bookings, the contractor who does work under your name, the wholesaler whose quality becomes your reputation the moment a customer opens the box. A vendor — any outside business you pay for goods or services your own business depends on — is a promise made by strangers. Vendor Check is the practical system for testing that promise before you rely on it, and for keeping on testing it, calmly and on a rhythm, for as long as the relationship lasts. It is not suspicion, and it is not bureaucracy. It is the same care you would want a customer to take before trusting you, applied in the other direction: check identity and standing, check the real total cost, start small, write down what was agreed, and review on a schedule instead of only when something goes wrong.

Vendor Check works in five movements, and this topic teaches them in order. First, you understand why every vendor gets checked — including the friendly, recommended, long-standing ones — because the failures checking prevents are almost never dramatic fraud; they are the ordinary disasters of a supplier who quietly changed hands, cut quality, raised prices in the small print, or was never quite the business their website claimed. Second, you run the check itself: who this vendor really is, whether they are in good standing, what proof they can show, and what other businesses who use them actually say. Third, you price the relationship honestly — the total cost, not the headline price — and read the terms that decide what happens when things go wrong. Fourth, you start small and in writing, with a trial that can fail safely. Fifth, you keep checking: scheduled reviews, warning signs watched for, and a planned, unpanicked way out if the relationship ends.

This system helps any owner who buys stock, materials, services, or software — which is to say, every owner. It helps most at three moments: when you are choosing a vendor for something your customers will touch, when a current vendor's quality or prices start to drift and you need facts instead of feelings, and when your business grows dependent on one supplier, so that their problem would instantly become your problem. You do not need special tools. You need a one-page check form you reuse every time, a folder per vendor, and the discipline to check before you need to — because checking done in a hurry, with a deadline pressing and no alternative in sight, is checking in name only.

Why does it matter? Because your customers cannot see the boundary between your business and your vendors, and they do not care about it. The faulty part, the late delivery, the ingredient that changed — to the customer, all of it is you. Vendor Check is how you protect the promise your business makes, at the only point where you fully control it: before the goods reach your customer, and before the money leaves your account. By the end of this topic you will know what to check and in what order, how to weigh price against terms and total cost, how to trial a vendor safely, what to put in writing, and how to run ongoing reviews that catch drift early — while it is still a conversation, not a crisis.

What You Will Learn

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- Why every vendor gets checked — including recommended and long-standing ones — and what ordinary failures checking actually prevents.
- The identity check: confirming a vendor is a real, traceable business, with a name, an address, and a history that match what they claim.
- How to check standing and proof: references from real customers, evidence of the work, and the documents relevant to what you are buying.
- How to find the total cost of a vendor relationship — delivery, minimums, fees, payment timing, and price-change terms — beyond the headline price.
- The terms that matter most: what happens on late delivery, faulty goods, price rises, and ending the arrangement.
- How to start small: a trial order or trial period with pass-or-fail checks written in advance, so a new vendor can fail safely.
- How to keep the agreement, the checks, and every change in one vendor file you can find in a minute.
- The warning signs of a vendor in trouble, and how a scheduled review and a ready alternative keep you in control.

Lesson 1 — Why Every Vendor Gets Checked

Vendor Check begins with a principle that feels unfriendly until you have been burned once: every vendor gets checked, every time it matters, no matter how they arrived. The recommendation from a friend, the supplier everyone in your trade uses, the family business that has served you for six years — all of them get the same calm check, because the check is not an accusation. It is how a business treats its own promises seriously. The vendor who is genuinely good passes a check easily and usually respects it; professionals expect to be checked by serious customers, because they are checked by all of them. The vendor who resists basic questions — who they are, where they are based, who else they supply, what their terms are — has given you the most important information the check exists to find, early and cheaply.

Understand what you are actually checking against, because it is rarely a villain. The ordinary failures are these. The changed business: your supplier of five years is sold, merged, or quietly re-staffed, and the quality you trusted was a person who no longer works there. The drifting standard: materials or workmanship decline by small degrees, each delivery slightly worse, until a customer notices what your habit stopped seeing. The small-print surprise: the price you agreed is real, but the delivery charge, the minimum order, the returns refusal, and the payment terms turn a cheap vendor into an expensive one. The fragile vendor: a supplier in financial trouble whose warning signs — late deliveries, excuses, sudden requests for early payment — arrive weeks before the collapse that leaves you with paid-for goods undelivered and customers waiting. And the phantom: the polished website and confident voice behind which there is no warehouse, no stock, and sometimes no business at all — a risk that grows every year as storefronts become easier to fake. A check does not need to be elaborate to catch most of

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these. It needs to exist, to be the same every time, and to happen before reliance, not after.

Checking also has a direction most owners miss: it protects the relationship, not just the buyer. A vendor who knows exactly what you expect — the standard, the delivery window, the paperwork — can meet your expectations, and a vendor who has been told your volumes honestly can plan for you. The check is the first honest conversation in the relationship, and expectations set at the start prevent the majority of later disputes, which are usually not about dishonesty at all but about two businesses each assuming the other understood something that was never said. Vendor Check therefore treats the first order as a two-way test: they are learning whether you pay on time, order clearly, and complain fairly, just as you are learning whether they deliver what was promised. Businesses that check well tend to be treated well, because vendors save their best service for customers who are organised, clear, and predictable.

Finally, checking is proportionate. The depth of the check matches what is at stake: how much money, how directly the vendor's work touches your customer, how hard they would be to replace at short notice, and how much damage a failure would do. A stationery supplier gets the light check. The one supplier whose product is inside everything you sell gets the full check, references called, terms read line by line, and a trial before a single customer sees their work. Lesson 2 gives you both levels, on one form, so proportion is a choice you make on paper rather than a mood you are in on the day.

The Steps

1. Write the rule where your buying happens: every vendor gets checked before reliance — no exceptions for recommendations, friendships, or long service.
2. List every vendor your business currently depends on, and mark what each one supplies and how directly it touches your customer.
3. Rank the list by what is at stake: money involved, customer contact, difficulty of replacing them quickly, and damage if they fail.
4. Note, for your top three vendors, when they were last actually checked — not when you started with them, but when anyone last verified anything about them. For most businesses, the honest answer starts the work.
5. Decide your two check levels now: the light check for low-stakes vendors, and the full check for anything customer-facing, high-value, or hard to replace.

A Worked Example

Ruth runs a gift shop whose best-selling line is a range of handmade candles from a supplier she has used, happily, for four years. When she builds her vendor list for the first time, the candle maker sits at the top by every measure: biggest spend, product in customers' homes, and — she realises as she writes it — never checked since the first order, which was placed on the strength of a market-stall conversation. The check she then runs is friendly and takes an afternoon. Most of it passes easily, and the maker is plainly pleased to be asked proper questions. But two facts surface. The business has changed hands: the founder Ruth dealt with

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sold it eighteen months earlier, and Ruth had never been told — her emails have been answered by a new owner using the same trade name. And the new owner's insurance and product-safety paperwork, which Ruth asks for as part of the full check, has a gap: the cover lapsed during the handover and was renewed with an exclusion she needs to understand before the candles go into her customers' homes. Nothing here is a scandal, and Ruth keeps the supplier — with the paperwork resolved, the new owner properly introduced, and a review date set. But she is clear-eyed about the counterfactual: without the check, she would have learned about the ownership change and the insurance gap only if a candle had caused a problem, at which point the learning would have come with a customer, a claim, and her shop's name attached. The check cost an afternoon. It bought her the same facts at the only price they are ever cheap: before they mattered.

Common Mistakes

- **Skipping the check for recommended or long-standing vendors.** Recommendations describe the past, and businesses change hands, staff, and standards. Check the vendor in front of you today.
- **Treating the check as an accusation.** A calm, standard check is professional, and good vendors expect it. Resistance to basic questions is itself a finding.
- **Checking only at the start.** The failures that hurt most — drift, changed ownership, financial trouble — happen during the relationship. Checking is a rhythm, not a gate.
- **One depth of check for everything.** Stationery and the supplier inside your main product do not deserve the same scrutiny. Match the check to the stakes.

Lesson 2 — The Check Itself: Identity, Standing, and Proof

This lesson is the heart of Vendor Check: the actual questions, in the order to ask them, on one reusable form. The check has three layers — identity, standing, and proof — and a vendor must pass each layer before the next one matters. A real business with poor standing is a risk. A business in good standing whose proof does not match your needs is a mismatch. You are looking for all three: real, sound, and right for your work.

Identity comes first, because everything else is built on it: you cannot check the standing of a business you cannot actually identify. Establish the vendor's full legal name — which may differ from the trading name on the website — their physical address, not only a mailbox or a contact form, the name of a real person you can speak to, and how long the business has traded under this ownership. Cross-check what you are told against independent traces: the address exists and matches, the business appears in the public listings and registers appropriate to your country and trade, the phone is answered in the business's name, and the details on their invoices and documents match the details on their website. Small mismatches are common and usually innocent — a moved office, an old page. Patterns of mismatch are not: a business that cannot be found where it says it is, that trades under shifting names, or whose only presence is a website and a mobile number is asking you to carry a risk you cannot even describe. For any vendor who will hold your money before delivering — deposits, prepayments, subscriptions —

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identity matters double, because recovering money from a business you cannot locate is close to impossible.

Standing is the second layer: is this business sound, and does it treat its customers properly? The strongest evidence is other customers. Ask the vendor for two or three references — businesses like yours that they supply — and actually contact them. References a vendor chooses will be favourable, and they are still worth calling, because what you are listening for is texture: Do deliveries arrive when promised? When something went wrong — and you should ask directly what went wrong, because something always has — how did the vendor behave? Would they stake their own busiest month on this supplier? Also look where the vendor cannot curate: trade forums, review sites, and your own network in the trade, where a pattern of late delivery, quality complaints, or payment disputes shows up as repeated, similar stories from unconnected people. One angry review is weather; five similar ones are climate. Check, too, the obvious standing signals appropriate to the purchase: that required registrations, licences, or insurance for their kind of work are current — ask to see them, and note expiry dates in your vendor file — and that the business is not visibly shrinking: key staff gone, ranges cut, premises closed, website unmaintained. You are not investigating; you are doing what any careful buyer does, and a sound vendor will hand over most of this without being asked twice.

Proof is the third layer, and it is specific to your purchase: can this vendor actually do your job, to your standard, at your volume? Proof means evidence, not adjectives. Samples of the actual product, made from the actual materials. Examples of work like yours, for customers like yours, with the reference conversation to match. A clear, written answer to your practical questions: lead times at your busiest period, not their quietest; what happens to quality when volume doubles; who does the work if your usual contact is away. Where the vendor's work will carry your name — white-label goods, subcontracted services, anything your customer receives as yours — proof must include seeing the work exactly as your customer will receive it, before your customer does. Record the whole check on your one-page form, dated, with the name of the person who ran it, and file it. A check that is not written down cannot be reviewed, compared, or defended later — and later, when a colleague asks why this vendor was chosen, "we checked, here is the form" is the only answer that ends the conversation.

The Steps

1. Create your one-page Vendor Check form with three sections — Identity, Standing, Proof — plus space for the date, the checker's name, and the verdict. Use the same form for every vendor.

2. Identity: record the full legal name, trading name, physical address, a named contact, and how long the business has traded under this ownership. Cross-check the details against independent listings and their own documents.

3. Standing: ask for two or three customer references and contact them. Ask each what went wrong at some point and how the vendor behaved.

4. Standing: search where the vendor cannot curate — reviews, trade forums, your network — and look for patterns, not single complaints. Note the expiry dates of any registrations,

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licences, or insurance relevant to the purchase.

5. Proof: obtain samples or examples of the actual work, made the actual way, and get written answers on lead times at your busiest period, quality at higher volume, and cover when your contact is away.

6. If the vendor's work reaches your customer under your name, inspect it exactly as your customer will receive it before agreeing anything.

7. Complete the form, give a verdict — approved, approved for a trial only, or not approved — date it, and file it in the vendor's folder before any order is placed.

A Worked Example

Before switching her packaging supplier, Amara — who runs the online craft-supplies shop — runs the full check on the leading candidate, a firm whose prices are notably lower than her current supplier's. Identity passes cleanly: legal name, address, and ownership all match across their documents and public listings. Standing is where the check earns its keep. The two references are warm but, asked what went wrong, both mention the same thing unprompted: deliveries that slip by two or three days whenever the vendor gets busy, absorbed by both referees because they order early. A trade forum shows the same pattern from three more businesses. Nothing about the firm is dishonest — their prices are real and their product samples, the proof layer, are genuinely good. But Amara's shop promises dispatch dates to customers, and a supplier who slips under load is a supplier whose busiest weeks coincide exactly with hers. Her verdict is precise rather than dramatic: approved for non-urgent stock only, with order timing adjusted to arrive a week before need — and not approved as the supplier for her seasonal peak range, where she stays with her current, pricier, punctual vendor. She files the form with that reasoning written out. A year later, when a colleague asks why she pays more for peak packaging, the form answers in one reading. The check did not find a bad vendor. It found the boundary of a good one — which is most of what checking is for.

Common Mistakes

- **Checking claims instead of traces.** A website's claims are the vendor's own words. Verify identity and standing against independent sources: listings, documents, and other customers.
- **Collecting references and never calling them.** An uncalled reference is decoration. The value is in the conversation — especially the answer to "what went wrong?"
- **Judging by single reviews.** One complaint is weather; a repeated pattern from unconnected customers is climate. Look for patterns.
- **Accepting adjectives as proof.** "High quality" and "fast turnaround" are not evidence. Samples, examples, and written answers about your busiest period are.
- **Running the check and not filing it.** An unrecorded check cannot be reviewed or relied on later. The form, dated and filed, is the check's lasting value.

Lesson 3 — Price, Terms, and the Total Cost

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Every vendor relationship has two prices: the one in the headline, and the one you actually pay across a year. Vendor Check's third movement is learning to see the second price before you commit, and reading the terms that decide what happens when the relationship meets reality — because relationships are not tested on the good deliveries. They are tested on the late one, the faulty batch, the price rise, and the day you need to leave.

Build the total cost on one page, for each serious candidate, using the same expected year of buying so the comparison is honest. Start with the goods or service price at your real volumes — including whether the attractive price depends on a quantity you will struggle to use or store. Add delivery: per-order charges, charges below a minimum order value, and the cost of the ordering pattern the minimum forces on you — money sitting in stock you bought early to reach a threshold is a cost, even though no invoice names it. Add the fees that live outside the price list: setup, administration, returns processing, rush charges, and payment costs. Add the cost of payment timing: a vendor demanding payment well before delivery is lending themselves your cash, while one offering sensible terms is lending you theirs — across a year, that difference is worth real money and belongs in the comparison. Add your own time: a vendor whose ordering, chasing, and error-correcting eats two hours a week is charging you for those hours on top of every invoice. And add the cost of failure, estimated soberly: what does one late or faulty delivery cost you in refunds, replacements, and customer trust — and how likely does the Lesson 2 check make that failure? A vendor ten percent cheaper who fails twice as often is usually the more expensive vendor, and the total-cost page is where that becomes visible in numbers instead of suspicions.

Then read the terms — not the marketing summary, the actual terms you are agreeing to — with a highlighter and a short list of questions. What exactly is promised on delivery times, and what happens, concretely, when they miss: a refund, a credit, an apology? What is the process and the time limit for reporting faulty goods, and who pays the return cost? How can prices change: with what notice, by how much, and can you leave if they rise beyond a point? What is the minimum commitment — a term, a volume, an exclusivity — and what does ending the arrangement cost, in money and in notice? Who owns or controls anything you hand over — your designs, your customer data, your materials — and what happens to it when the relationship ends? Where terms are silent on a question that matters to you, that silence is itself a term: it means the outcome will be decided later, by argument, from unequal positions. Raise the important silences before you sign, while you still have the one moment of maximum power every customer has — the moment before the first order. Reasonable vendors clarify terms for serious buyers every week. A vendor who will not put a delivery promise or a fault process in writing is telling you how disputes with them will go.

Two disciplines protect you inside this lesson. The first is comparing like with like: every candidate priced on the same page, with the same volumes and the same assumptions, or the comparison is theatre. The second is separating price from value in the final judgement, deliberately and in writing. Sometimes the right verdict is the more expensive vendor — for reliability, for quality your customer can feel, for terms that protect you — and the vendor file should say so, with the reason, so that a future you, staring at a cheaper quote in a tight month, can see the reasoning before unmaking it. Price is a fact. Value is a judgement. Vendor Check

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insists you record both.

The Steps

1. For each serious candidate, build a one-page total-cost comparison using the same expected year of buying: goods at your real volumes, delivery, minimum-order effects, all fees, and payment-timing cost.

2. Add your own time cost: the weekly hours each vendor's ordering, chasing, and error-correcting will consume, priced honestly.

3. Estimate the cost of failure for each candidate — one late or faulty delivery, in refunds, replacements, and customer trust — weighted by what your Lesson 2 check found.

4. Read the actual terms with five questions in hand: missed deliveries, faulty goods and who pays returns, price changes and notice, minimum commitment and exit cost, and what happens to anything of yours they hold.

5. Raise every important silence in the terms before the first order. Get delivery promises and fault processes in writing.

6. Write the final judgement in the vendor file as two lines: the price fact, and the value judgement with its reason — especially when you choose the more expensive vendor.

A Worked Example

Tom, whose landscaping firm buys plants and materials from three suppliers, prices a challenger that undercuts his main plant supplier by fifteen percent — a saving his business would feel. The total-cost page tells a more complicated story. The challenger's minimum order is double his typical weekly need, forcing either over-ordering of perishable stock or a paid delivery on smaller orders; their payment terms are seven days against his current supplier's thirty, which across a season tightens his cash noticeably; and their faulty-plant process requires him to return plants at his cost within five days, where his current supplier credits from a photograph. Priced across his real season — including a modest allowance for the waste the minimum order creates and the hours his office manager, Jess, would spend on returns — the fifteen percent saving shrinks to under two percent. Then the terms settle it: the challenger may raise prices with fourteen days' notice at any time, with no right to exit a season-long planting commitment he would have signed. Tom's file entry records both lines as this lesson requires: "Price: roughly 2% cheaper across a true season, not 15%. Value: not worth the cash-flow tightening, the waste, or the one-sided price term. Staying with current supplier; recheck next spring." He also does one more thing the system encourages: he shows his current supplier the honest parts of the comparison, and negotiates a modest improvement in his existing terms from a position of knowledge rather than bluff. The check made him a better customer to the vendor he kept — a result no headline price has ever produced.

Common Mistakes

- **Comparing headline prices.** Delivery, minimums, fees, payment timing, your time, and failure costs are all part of the price. The cheapest headline is routinely not the cheapest year.

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- **Letting minimum orders quietly set your stock levels.** Buying perishable or slow stock early to reach a threshold is a cost with no invoice line. Count it.
- **Skimming the terms for the good news.** Terms matter on the bad day: missed delivery, faulty goods, price rises, exit. Read for those four first.
- **Accepting silence on what matters.** An unanswered question in the terms will be answered later, by argument. Raise silences before the first order, when your power is greatest.
- **Recording the price but not the judgement.** When you choose the dearer vendor for reliability, write the reason in the file — or a future tight month will unmake the decision blindly.

Lesson 4 — Trial, Contract, and Starting Small

A vendor who has passed the check and won the comparison has earned exactly one thing: a trial. This lesson covers the safest shape for beginning any vendor relationship — start small, in writing, with success defined in advance — because the purpose of a trial is not to be polite about commitment. It is to let a new vendor fail, if they are going to fail, at a size your business shrugs off, while giving a good vendor a clear, fair stage on which to prove the check right.

Design the trial before the first order, and write its terms on one page that both sides see. Choose the trial's scope deliberately: a real piece of work — not a token order so small it proves nothing, and never your most critical delivery of the year — that exercises the things you most need to know: quality at your standard, delivery at their promised time, paperwork accuracy, and behaviour when you ask a question or report a small problem. A trial that only tests the easy parts certifies the easy parts. Set the trial's length by orders or by weeks — two or three orders, or one full cycle of the work — and write the pass-or-fail checks in advance, drawn from your standards: the goods match the sample; deliveries land inside the promised window; invoices match quotes to the penny; faults, if any, are handled inside the agreed process without argument. Writing the checks in advance is what separates a trial from a vague first impression. Impressions drift toward whoever is friendliest; checks stay where you put them. Tell the vendor it is a trial and what the checks are. Serious vendors welcome this — it tells them exactly how to succeed with you — and a vendor who pressures you to skip the trial and commit at volume has, again, answered a question you had not quite asked.

What is agreed goes in writing, always, even when the writing is short. For a small arrangement, a written order confirmation that both sides hold — naming the goods or service, the standard or sample it must match, the price, the delivery promise, the fault process, and the payment terms — is enough, provided it is actually written and actually kept in the vendor file. For larger, longer, or customer-facing arrangements, the writing grows into a proper agreement, and the same five points head the list, joined by the Lesson 3 terms: price-change notice, minimum commitments if any, exit route and notice, and what happens to your property, designs, or data. The habit to build is not legal complexity; it is that nothing important lives only in a conversation. Verbal agreements fail in a predictable way — not usually through dishonesty, but through two honest memories of one conversation, diverging. The file, not the memory, is the agreement. If you are

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ever unsure whether an arrangement needs more formal documentation than you can draft yourself, that uncertainty is the signal to get proper advice for that arrangement — Vendor Check teaches the system of care, and part of care is knowing which questions deserve a professional's eye before you sign, not after.

Run the trial like a measurement, not a honeymoon. Score each delivery against the written checks as it happens — a line per order in the vendor file takes two minutes and is worthless to reconstruct later. Pay exactly on the agreed terms during the trial: you are being checked too, and a vendor who learns you pay late will quietly price that in or deprioritise your orders at their busiest time, corrupting your own trial data. At the trial's end, hold the small review the system promises: checks scored, problems and their handling reviewed, and one of three verdicts recorded — proceed at planned volume, extend the trial with the weak point named, or end the relationship kindly, while ending is still cheap and friendly. Then set the ongoing review date from Lesson 5 before the first full order is placed, so the relationship enters its steady state with its next check already on the calendar.

The Steps

1. Design the trial before ordering: a real but survivable piece of work that tests quality, delivery, paperwork accuracy, and how the vendor handles a question or a small problem.
2. Write the trial's pass-or-fail checks in advance, drawn from your standards — goods match the sample, deliveries inside the window, invoices matching quotes exactly, faults handled inside the agreed process.
3. Tell the vendor it is a trial and share the checks. Note any pressure to skip the trial and commit at volume as a finding in the file.
4. Put what is agreed in writing and file it: goods or service, standard or sample, price, delivery promise, fault process, payment terms — plus price-change, commitment, exit, and your property or data, for larger arrangements.
5. Score every trial delivery against the checks as it happens, in the vendor file. Pay exactly on the agreed terms throughout the trial.
6. At the end, record one verdict: proceed, extend with the weak point named, or end kindly. Set the first ongoing review date before placing the first full order.

A Worked Example

Denise and Karl's catering business needs a reliable butcher for a new school-contracts line, and their check has approved a well-regarded firm whose prices sit mid-range. The trial they design is honest work at survivable stakes: the new supplier covers their two smallest school contracts for one month — real children, real standards, but volumes Denise's kitchen can rescue from their existing supplier at short notice if anything fails. The checks are written on one page: cuts matching the agreed specification and sample; deliveries by 7 a.m. on the agreed days, in the agreed packaging; invoices matching the quoted prices exactly; and any problem reported by Denise answered the same working day. The month produces genuinely useful data. Quality passes every week — the meat is excellent. Invoices pass. But two of eight

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deliveries arrive after 8 a.m., one close enough to service to cause a kitchen scramble, and both times the explanation arrives only after Denise chases. Scored against the written checks, the verdict writes itself and — importantly — it is not rejection: extend the trial for one further month, with the weak point named plainly to the supplier, who responds by moving the school run earlier in their round and giving Denise the driver's direct number. The second month runs eight for eight. The file closes the trial with "proceed," the review date set, and a record that will matter in a year: this vendor's weakness was delivery timing, it was fixed when named, and they responded to a named problem like professionals. That last fact, learned at trial scale, is worth more than the month's meat bill — it is a preview of how this vendor will behave on the bad day that eventually comes to every relationship.

Common Mistakes

- **Making the trial a token order.** A tiny, easy order certifies tiny, easy performance. Trial with real work — at a size you can survive if it fails.
- **Skipping written pass-or-fail checks.** Without checks fixed in advance, trials end in impressions, and impressions follow whoever was friendliest, not whoever performed.
- **Committing at volume under pressure.** Urgency to skip the trial is information. Serious vendors expect trials from serious customers.
- **Leaving the agreement in conversation.** Two honest memories diverge. The written confirmation in the file is the agreement.
- **Scoring the trial afterwards from memory.** A line per delivery, written on the day, takes two minutes. Reconstructed scores are fiction.

Lesson 5 — Ongoing Checks: Reviews, Warning Signs, and Exits

Passing a trial earns a vendor a place in your business, not a lifetime exemption from attention. The final movement of Vendor Check is the ongoing rhythm: scheduled reviews that catch drift while it is still a conversation, a clear-eyed list of warning signs that trigger a check between reviews, and — held calmly in reserve — a planned way out, so that ending a vendor relationship is a business decision you execute, not a crisis that happens to you.

The review is short, scheduled, and scored against the same standards as the trial. Quarterly for critical vendors, twice a year for the rest, is a workable rhythm for most small businesses. Pull the vendor file and answer five questions with evidence, not impressions. Did deliveries meet the promise — counted from your records, not remembered? Did quality match the sample and standard, and is anyone in your business quietly compensating for a decline — re-checking, re-working, apologising? Did prices and terms stay as agreed, and what has the total cost done across the period against your Lesson 3 page? How were problems handled — speed, fairness, and whether the same problem recurred? And what has changed at the vendor: ownership, key staff, premises, range, the contact who knew your account? That last question is the one reviews exist for, because the commonest vendor failure is not collapse but change: the business you checked is gradually replaced by a different business wearing its name, and only a review that asks "what has changed?" notices in time. Record the review on the check form,

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update the total-cost picture, and give the relationship one of three verdicts: continue, continue with a named point to improve — shared with the vendor, in writing, with a date to re-check it — or begin the exit. Share good reviews too. A vendor who hears, with specifics, that their work scored well is a vendor investing in keeping your account; feedback in both directions is part of what your money buys.

Between reviews, know the warning signs that trigger an unscheduled check. Deliveries slipping by small amounts, repeatedly. Quality varying between batches where it used to be steady. Your long-standing contact leaving, or becoming hard to reach. Paperwork deteriorating — invoices with errors, quotes that no longer match invoices. Requests that change the money relationship: earlier payment, larger deposits, payment by unusual routes. Pressure to commit bigger, longer, or exclusively, arriving suddenly. Each sign alone can have an innocent explanation, and the correct response to one sign is a question, not a verdict. Two or three together are a pattern, and the correct response to a pattern is the full check from Lesson 2, run fresh — because the vendor in front of you may no longer be the vendor you originally approved. Act on what the fresh check finds while your position is still strong: stock not yet ordered, alternatives still warm, no desperate deadline forcing you to accept whatever you are given.

The exit deserves the same calm planning as the entrance. For every critical vendor, your file should always hold the name of your second choice — the runner-up from your original comparison, kept loosely warm with an occasional small order or at least a yearly courtesy contact — because the time to find an alternative is never the week the incumbent fails. When you do exit, execute in the order this system has used throughout: replacement ready and trialled first, live orders completed or transferred, records and anything of yours retrieved, final account settled cleanly, and the file closed with the reason written down. Leave relationships professionally even when leaving because of failure; trades are small, memories are long, and the vendor you exit badly today is the only supplier available in somebody's emergency tomorrow. Close the loop in the annual rhythm: once a year, review the vendor list whole — spend by vendor, dependence concentrated anywhere it has quietly grown dangerous, checks and reviews all current — and you will find Vendor Check has become what it was designed to be: not a suspicion of your suppliers, but the steady, documented care of the promises your business makes through other people's hands.

The Steps

1. Set the review rhythm now: quarterly for critical vendors, twice a year for the rest. Put the dates in the calendar when the relationship starts.
2. At each review, score the vendor against the trial standards with evidence: deliveries counted, quality checked, total cost compared with your Lesson 3 page, problems and their handling listed.
3. Ask the change question explicitly at every review: ownership, key staff, premises, range, your contact — what is different from the vendor you approved?

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4. Record one verdict: continue, continue with a named improvement shared in writing with a re-check date, or begin the exit. Share good reviews with specifics, too.

5. Between reviews, watch for warning signs: slipping deliveries, varying quality, contacts leaving, deteriorating paperwork, changed payment requests, sudden pressure to commit. One sign earns a question; a pattern earns a fresh full check.

6. Keep a named second choice in every critical vendor's file, kept loosely warm. Never start the search for an alternative during the failure.

7. When exiting, go in order: replacement trialled first, orders completed or transferred, your property and records retrieved, account settled, file closed with the reason written.

8. Once a year, review the whole vendor list: spend, concentration of dependence, and whether every check and review is current.

A Worked Example

A year after Ruth's gift shop began checking its candle supplier properly, the scheduled review — not a crisis — catches the next chapter. Deliveries, counted from her records rather than remembered, have slipped from two days to five across two quarters. Quality is steady, prices are as agreed, and the paperwork is clean, but the change question surfaces the story: the new owner has taken on two large wholesale accounts, and Ruth's shop, once a major customer, is now a small one being fitted in around bigger orders. Because the review caught it as a pattern of small slips rather than a failed Christmas, Ruth holds every advantage. She names the point in writing, with a re-check date, and simultaneously warms her second choice — a smaller maker from her original comparison, who gladly trials a single seasonal range. The incumbent responds honestly: they cannot restore two-day delivery in the peak quarter, and they say so, which Ruth records as a point in their favour even as she moves the peak-season order to the second maker for that quarter, keeping the incumbent for the steadier months where five days is harmless. No relationship ends, no customer is let down, and no December panic occurs. Ruth's summary in the file is the whole lesson in one line: "Nothing went wrong this year, because the review happened before anything could." That is the mature form of Vendor Check — not a net for catching bad vendors, but a rhythm that keeps good relationships honest, visible, and matched to what your business actually needs now.

Common Mistakes

• **Reviewing from impressions.** "They seem fine lately" is not a review. Count deliveries, compare costs, score against the written standard.

• **Forgetting the change question.** Vendors rarely collapse without first changing. Ownership, staff, and range changes are the early warnings reviews exist to catch.

• **Treating one warning sign as a verdict — or five as nothing.** One sign earns a question. A pattern earns a fresh full check. Calibrate the response to the evidence.

• **Having no second choice for a critical vendor.** Searching for an alternative during a failure means accepting whoever is available. Keep the runner-up named and warm.

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- **Exiting messily.** Cancel first and you strand orders, records, and goodwill. Replacement ready, matters closed cleanly, reason written — then leave.

Try It

Run Vendor Check on your own business this week, starting with the vendor who could hurt you most. First, build your vendor list: every outside business you pay, what each supplies, and how directly it touches your customer. Mark the one whose failure would hurt most — that is your first full check. Second, create your one-page Vendor Check form — Identity, Standing, Proof — and run it on that vendor, even if you have used them for years: legal name and address cross-checked, two references called and asked what went wrong, samples or work inspected as your customer receives it. Write the verdict and file it. Third, build that vendor's total-cost page: goods, delivery, minimums, fees, payment timing, your time, and a sober estimate of one failure's cost — and read their terms for the four bad-day questions: missed delivery, faulty goods, price rises, exit. Fourth, name your second choice for that vendor and write it in the file. Fifth, put the review dates on your calendar — quarterly if they are critical — before you close the folder. You will not have perfect suppliers. You will have something better: suppliers you chose with your eyes open, on evidence you can show, with a plan already written for the day anything changes.

Fortress shares what I learned, not professional advice. General info only, not legal / HR / financial advice.

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