CEO Reincarnation

Chapter 3: Due Diligence

Katarina said her first word at fourteen months, which was early, and her second word about two seconds later, which was alarming.

"Mama," she said, looking up at Seris from the floor of the main hall, and Seris's whole face lit up like someone had set it on fire. Then Katarina followed it up with, "I'm hungry," and Seris's face went through about six different emotions in the span of a heartbeat before landing on a very confused smile.

"Brynn."

"Yeah?"

"She just... she talked."

"She said mama, I heard her, I was right over—"

"No, she said 'I'm hungry.' The whole thing. Like a full sentence."

Brynn, who had been doing push-ups on the other side of the room with Katarina sitting on her back up until about thirty seconds ago, stood up and walked over. She crouched down in front of Katarina and stared at her with those big yellow eyes. Katarina stared back.

[... Okay, so, maybe I should have eased into this a little more.]

"Say it again," Brynn said.

"I'm hungry," Katarina repeated.

Brynn looked at Seris. Seris looked at Brynn. Then they both looked at Katarina, who was sitting on the stone floor in a little cloth diaper with her black hair sticking up in four different directions, and had the collective realization that their toddler had just skipped about a year and a half of normal language development in one go.

"She's a genius," Seris whispered.

"She's MY genius," Brynn said, and scooped Katarina up and held her over her head like she'd just won a tournament.

[Please don’t toss me!]

She didn’t, thankfully. But Brynn did carry Katarina around on her shoulders for the rest of the day, telling everyone in the estate that her daughter was talking in full sentences, and each person they ran into would lean in close, ask Katarina to say something, and then lose their minds when she did.

Katarina said things like "hello" and "nice to meet you" and "you’re tall" and every single time, the reaction was the same: wide eyes, open mouths, and then a lot of very loud, very excited yelling at Brynn about how she and Seris had made a prodigy.

[You have no idea.]

Within a few weeks, Katarina had dropped the act entirely. Not that she was going around saying "I’m a reincarnated CEO", obviously, she was keeping that one close to her chest until the heat death of the universe if she could help it.

No, the act she dropped was the one where she pretended to be a normal toddler who was learning things at a normal toddler pace.

There was no point anymore. She’d already blown her cover by speaking too well too fast, so she figured she might as well lean into it and start gathering information while her mothers still thought "gifted child" instead of "adult woman piloting a baby like a mech suit."

So, Katarina started asking questions. About everything.

"Mama, what’s that?"

That was her opener for the better part of three months. Oh baby, was it effective.

She’d point at something, Seris or Brynn would explain it, and Katarina would file the answer away and move on to the next thing. It was corporate research, really, just done from the lap of a woman with horns and purple skin who kept kissing her head between answers.

The world, as it turned out, was called Caldera. The people here, Katarina’s people now, were called the Valdari. They were, near as Katarina could tell, essentially demons, or at least they looked the part, with the horns and the unusual skin tones and the general aesthetic of a species that had been designed by someone who really liked monster girls.

Cultivation was real, by the way. That one took some adjusting.

People here could channel spiritual energy through their bodies to do extraordinary things. Brynn called it "qi" and spoke about it the way athletes back on Earth talked about protein intake, like it was just a basic part of staying in shape.

"Everyone can cultivate?" Katarina asked one afternoon while Seris was braiding her hair on the balcony.

"Mhm. Well, not everyone. But most Valdari can channel qi to some degree." Seris tugged a strand gently. "Your mother is quite good at it. Physical reinforcement, mostly. She punches things and they stop being things."

"What about you?"

Seris smiled very warmly. Very deliberately. And she proceeded to say absolutely nothing useful.

"Oh, I know a few tricks. Nothing worth bragging about."

[That's the biggest non-answer I've ever heard, and I've been in rooms with lawyers.]

"What about me?"

"Well, you're three, sweetheart. We'll find out when you're a bit older."

[Unhelpful, but fair.]

The Montecardi family, as it turned out, was a merchant house. Or it had been, once. Katarina was starting to get the picture, and it wasn't a flattering one.

"Are we important?" Katarina asked one night over dinner. Brynn had made stew, and it was fine, which was decent enough for someone like Brynn, who viewed cooking as a necessary evil.

"Important?" Brynn repeated, like the question amused her.

"Like, are we a big family? Do people know who we are?"

Brynn and Seris exchanged a look. Brynn grinned and went back to her stew.

"The Montecardi name used to carry a lot of weight," Seris said, picking her words carefully. "We're a merchant house. We have trade contracts, partnerships." She took a sip of her wine. She'd already had two glasses. Katarina figured her answers were about to get a lot more honest. "We're just... going through a transitional period."

"Transitional," Katarina repeated.

"Mhm."

[... That doesn't sound good.]

"How long has this transitional period been going on?"

Seris took a very long sip of wine.

"A while."

[How helpful.]

"And we have a bit of debt," Brynn added through a mouthful of stew, like it was an afterthought. Like she'd just mentioned it was a bit cloudy outside.

Katarina's ears perked up.

"Debt?"

"Nothing to worry about, little one." Brynn waved a hand. "Your mothers have it handled."

Seris nodded along, but she took another long sip of wine while she did it, and her purple eyes drifted to the side for half a second.

[Yeah, that's not convincing at all. Not even a little bit. You two are the worst liars I've ever met.]

Katarina finished her stew and didn't push it further. Not out loud, anyway. In her head, a very old, very familiar part of her brain was waking up. The part that had spent years reading balance sheets and quarterly reports and could smell financial trouble in the air the way other people smelled bread.

She was going to find those records herself.

The opportunity finally came about a week later.

Nighttime at the Montecardi estate was quiet, mostly, with the canyon winds whistling through the corridors and the occasional sound of someone in the port town below laughing too loud or arguing about whose turn it was to close up the tavern.

Katarina had gotten very good at pretending to be asleep, which was easy because all she had to do was close her eyes and breathe slowly and neither of her mothers ever questioned it. They'd peek in on her, smile, and leave.

Tonight, though, they'd done a lot more than peek and leave. A lot more.

There Katarina was, lying in her bed with her eyes shut and a pillow pulled halfway over her head, when she heard it coming from down the hall.

Seris's voice, loud and high, making a polite request of her dear wife.

"Fuck, fuck, harder, Brynn, harder—"

Katarina's face burned.

[Oh fuck.]

Oh fuck indeed. This house wasn't tiny by any means, but Katarina could still hear the rhythmic slap of skin on skin that let her know Brynn was doing her best to give Katarina a sibling.

[... I suppose that's my cue.]

She slid out of bed.

Her legs were steadier now. Three years of toddler-style walking practice meant she could move without face-planting, which she considered one of her top five accomplishments in this life so far. She padded across the cold stone floor on bare feet and opened her door as quietly as she could.

The hallway was dark. The sounds from her parents' room were, if anything, getting louder.

[I am not going to think about them. I am going to walk to the study, find the financial records, and I am absolutely not going to think about what they're doing at all.]

She thought about them.

Just a little bit. Her face got redder.

[STOP IT. Focus! You are a professional!]

Seris's study was three doors down on the left.

Katarina knew this because she'd been mapping the layout of the estate in her head for months, because Vivienne Ross didn't walk into any building without knowing where every room was. That was one habit that had survived reincarnation fully intact.

The door was unlocked, because apparently crime wasn't a concern when everyone in your community knew each other on a first-name basis.

The study was small and cluttered, which tracked, because Seris struck Katarina as the kind of person who started organizing a room and then got distracted halfway through and never came back.

Katarina pulled herself up onto the desk chair, which took real effort given that the chair was built for an adult woman and she was currently the size of a large cat, and looked at the desk.

Papers! Whole stacks of them!

[There we go. Finances!]

She was probably the happiest anyone had ever been to see financial information. In this world or the last.

She pulled the folder open with both hands and spread the papers out in front of her. The writing was in the Valdari trade script, which she could read now, mostly, and the numbers were in a system she'd figured out months ago by watching Seris count inventory. So, in theory, she could make sense of this.

In practice, it was a disaster.

Not in the way that a corporate balance sheet could be a disaster, where the numbers were clean but the story they told was ugly. No, this was a disaster in the way that someone who didn't know how to keep proper records had been trying their best for years and their best was just not very good.

There were columns that didn't add up. Entries with no dates. Expenses listed under categories that Katarina was pretty sure Seris had invented on the spot. One entire page was just a list of names with numbers next to them and no indication of whether those numbers were amounts owed, amounts paid, or just numbers that Seris had written down because she liked how they looked.

[Okay. This is bad.]

Katarina flipped through more pages. Income from the local mines, income from the farms, some kind of tariff revenue from the port, and then, on the other side, expenses.

Lots of expenses. Estate repairs, supplies, wages for the workers, and then a separate column that just said "repayments" with a number next to it that made Katarina's three-year-old stomach drop.

She didn't know exactly how the currency worked yet, not in terms of purchasing power, but she knew how ratios worked.

The repayment number was big. The income numbers were not.

And the gap between them was not closing. It was growing, month by month, page by page, in a pattern that Katarina had seen a hundred times in her old life and that never, ever ended well if someone didn't step in and fix it.

[A merchant house going through a "transitional period." Yeah, right. This is a company bleeding out on the operating table and nobody in charge even knows where the wound is!]

She stared at the numbers, and her CEO brain did what it always did. It started running the math.

[Okay, so what's our actual runway here? If income stays flat and expenses keep climbing at this rate...]

And then the answer appeared.

Right there. Right in front of her face. Gilded calligraphy on translucent jade, glowing softly in the dark study.

Estimated runway: 2-3 years at current burn rate

Katarina stopped breathing.

[... What?]

The text hung in the air, patient, glowing. She reached out with one tiny hand and her fingers passed through it. The jade light rippled where she touched it and then settled back into place.

[Okay. Okay, that just happened. There are glowing words in front of my face. That's new.]

She stared at it. Her heart was hammering. Then, very carefully, she thought:

[What's our monthly income?]

New text. Right below the first line, same gilded calligraphy, clean and precise.

Monthly revenue:

Tariff income (port), mining output, vineyard sales, misc. Insufficient to cover obligations.

[Expenses?]

Monthly expenses:

Estate maintenance, worker wages, supply costs, debt repayments. Unsustainable. Expenses exceed revenue by approximately 40%.

It was answering her. Whatever this was, it was answering her questions in real time, organized exactly the way she would have organized it herself. Clean. Precise. No bullshit.

Katarina's hands were shaking. That was partly the three-year-old body and partly the fact that she was having a religious experience in front of a floating spreadsheet.

[What are our assets!?]

Physical assets:

Montecardi Estate (declining condition).

Port town (Vellasera) — partial tariff rights.

Vineyards (undermaintained).

Iron mine (low yield).

Active trade routes: 0.

Commercial alliances: None of value.

[Holy shit. Zero active trade routes?! For a MERCHANT HOUSE?!]

The text didn't respond to that one. Apparently it only answered questions, not emotional outbursts.

[Okay. Okay okay okay. What... what are you?]

The previous lines faded. New text appeared, centered, larger than the rest.

THE SOVEREIGN LEDGER

And below it, smaller, like a footnote:

Build something that lasts.

Katarina stared at those four words for a long time.

[The Sovereign Ledger. You're mine, aren't you? You're built for me.]

The text pulsed once, softly, like it had heard her.

[You beautiful, beautiful thing. I am going to build you an EMPIRE.]

She closed the folder and slid it back where she'd found it.

Then she climbed down from the chair, padded back through the hallway, where, mercifully, the noises had died down to heavy breathing and low murmuring, and got back into bed.

She stared at the ceiling. The Ledger was gone now, faded back to wherever it lived when she wasn't looking at it, but she could still feel it there, at the edge of her awareness, like a phone in her pocket that she knew had signal.

[So. The Montecardi merchant house is about two years from going under. My mothers are wonderful, loving, and completely financially illiterate. And I have a system that answers when I ask the right questions.]

She grinned. And then frowned.

[This infant body of mine can't grow fast enough, goddammit!!!]