Blueprint

HIGH CONFIDENCE

Financial read · prepared for Anytown Collision & Refinish

SHOP	PERIOD	REVENUE	NET INCOME
Anytown Collision & Refinish	August 2026	$2,450,000	$221,970

REPORT NO.	DATE
BP-A0YADG	08 / 20 / 26

BOTTOM LINE · AUGUST 2026

$221,970

49.1%	9.1%	40%
Gross margin · practical target 45%-50%+	Net margin · practical target 12%-18%	Overhead · expenses as % of sales

YOUR SALES MIX

DIRECTIONAL OPERATING VIEW

Labor

$1,102,500 · 45% · ~47% balanced mix

Labor mix is healthy.

Parts

$980,000 · 40% · ~40% balanced mix

Parts under 40% - you lean repair over replace, which points to strong estimating.

Paint & materials

$220,500 · 9% · trend with refinish

P&M under 10% - likely leaving materials reimbursement on the table.

Sublet

$147,000 · 6% · positive and controlled

Sublet is in the normal 5-8% range.

SALES MIX LEVERAGE

USE ONLY AFTER MARGINS ARE VALIDATED

Labor GP is 72% versus parts GP of 28%. A 5% shift of total sales from parts into legitimate labor capture would improve gross profit by roughly **$53,900**, assuming total sales stay flat and the category margins are accurate. This is a sensitivity estimate, not a promise.

READING EACH NUMBER

RESULT · WHAT IT MAY MEAN · WHAT TO VERIFY

Labor gross profit

72% STRONG

Practical target: 60%+

Your labor margin is at or above the 60% target.

BEFORE YOU ACT

Make sure PTO, payroll taxes, workers comp, benefits, and other direct labor costs aren't sitting in overhead. If they are, labor GP may be overstated and overhead may look higher than it really is.

Parts gross profit

28%

ACCEPTABLE / SOFT

Practical target: 30%+

Your parts margin is below the 30% target.

BEFORE YOU ACT

Check your parts matrix and pricing, vendor credits and returns, and how parts are mapped in accounting before assuming it's a volume problem.

Paint & materials GP

46% STRONG

Practical target: 45%+

P&M is at or above the 45% target.

BEFORE YOU ACT

A healthy margin doesn't necessarily mean you're capturing everything available. Review non-included materials and estimate capture to make sure legitimate billable items aren't being missed.

Sublet gross profit

22%

ACCEPTABLE / SOFT

Practical target: 25%+

Your sublet margin is below the 25% target.

BEFORE YOU ACT

Review sublet markup and which sublet work (like calibrations) could be brought in-house. Also watch sublet as a share of sales, since a rising sublet mix can pull down overall GP on its own.

Overhead

40% HEAVY

Practical target: 30% or below

Overhead is running heavy compared with sales.

BEFORE YOU ACT

Before cutting expenses, check whether direct labor costs such as PTO, payroll taxes, workers comp, and benefits are being posted here instead of labor COGS. That can make overhead look high while also making labor GP look unusually strong.

CONNECTED INSIGHT

HOW YOUR NUMBERS RELATE

When two numbers tell a related story, they're worth reading together. Accounting truth comes before assuming an operational problem.

Check where labor costs are posted

Your labor GP is unusually strong (72%) while overhead is high (40%). Before treating these as two separate issues, verify where labor-related payroll costs are being posted. If PTO, payroll taxes, workers comp, or benefits are sitting in operating expenses, correcting the classification would lower reported labor GP and overhead at the same time.

WHAT THE P&L CANNOT SHOW

NEEDED FOR FULL FINANCIAL READINESS

A P&L is an income statement. These decide whether a shop actually survives, and they live on the balance sheet and cash-flow statement. This is exactly what a Crunchit Discovery call covers.

Cash flow	Whether profit actually reached the bank after debt principal, owner distributions, taxes and equipment purchases.
Accounts receivable	How much insurers and customers still owe you, and how old it is.
WIP and open ROs	Whether costs and revenue are landing in the same month.
Customer deposits	Whether advance payments sit correctly as liabilities until the repair is earned.
Management system vs. QuickBooks	Whether your shop management system and your books reconcile logically after supplements, credits, returns and closeout timing.

How this was built. Every dollar and percentage above is read directly off the P&L you sent and computed from its own totals. Margin targets and benchmarks reflect typical collision shops. Anything your statement doesn't support is listed under "what we can't see yet," never guessed. Nothing here is a filing, an appraisal, or tax advice.