Blueprint

MEDIUM CONFIDENCE

Financial read · prepared for Summit Collision Centers LLC

SHOP	PERIOD	REVENUE	NET INCOME
Summit Collision Centers LLC	June 2026	$117,696	$8,329

REPORT NO.	DATE
BP-TLLAAR	07 / 30 / 26

BOTTOM LINE · JUNE 2026

$8,329

Summit brought in $117,696 in June and kept $8,329, which is 7.1% net. That's a hair under the 8% target and a decent month. The catch: your books aren't telling the same story your shop is. Labor, parts, and paint costs are jumbled together, so we can't yet see which department is actually making you money and which one is leaking it.

61.2%	7.1%	–
Gross margin · practical target 45%-50%+	Net margin · practical target 12%-18%	Overhead · expenses as % of sales

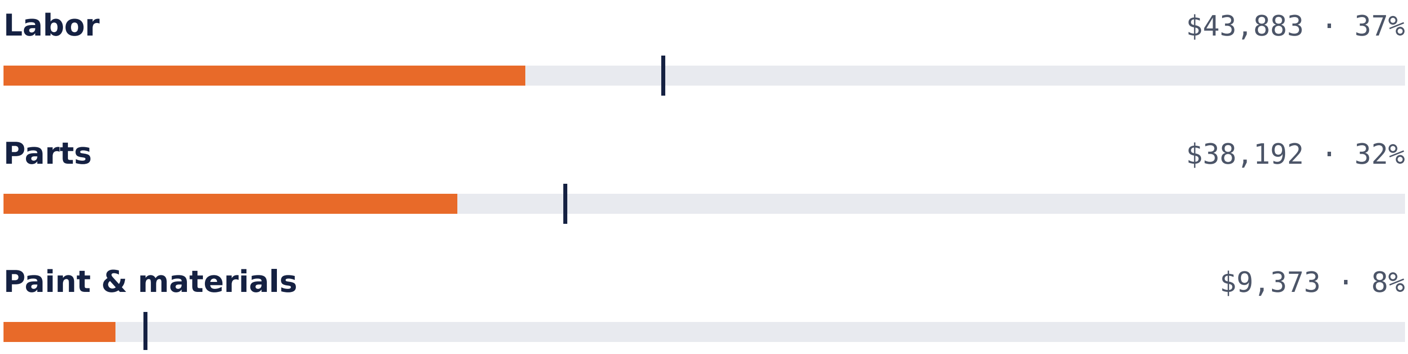
FINANCIAL HEALTH

PLAIN ENGLISH

The shop is healthy on the surface. You're keeping 61% before overhead, which looks strong, but that number is high because a lot of your direct labor and parts costs aren't sitting where they belong. Once those costs land in the right buckets, that gross number will come down and tell the truth. Overhead ate roughly $62K this month, and a big piece of that is payroll-related lines sitting in expenses instead of cost of sales. Bottom line: you made money, but the books can't yet show you where it came from or where it's leaking.

YOUR SALES MIX

DIRECTIONAL OPERATING VIEW



WHERE THE MONEY IS

SEVERITY · HEAVY / MOD / LIGHT

Each line is money already inside your business, ranked by what it's costing you — not by how hard it is to fix.

HEAVY

Your paint materials cost is way too thin to be real

DATA QUALITY
HIGH CONFIDENCE

You billed $9,373 in paint materials but only booked $1,583 in material cost. That's a 83% margin, which no shop actually runs. Real paint and material costs are booked somewhere else, so your true P&M profit is hidden and you can't tell if you're capturing materials right.

```
pm_revenue=9373.31 | pm_cogs=1583.10 | pm_target_gp=35%
```

HEAVY

Direct labor is buried, so you can't see if labor makes money

DATA QUALITY
HIGH CONFIDENCE

You've got $43,883 in labor revenue but only $1,842 of body direct labor and $7,953 of paint direct labor showing as cost, and the rest of your tech pay is mixed into payroll lines in overhead. Labor is where the profit lives in a body shop and right now you're flying blind on it.

```
labor_revenue=43882.80 | body_direct_labor=1841.80 |
paint_direct_labor=7953.07 | payroll_taxes=10683.99 |
payroll_processing=11248.75
```

MOD

Parts costs aren't landing in the parts bucket

DATA QUALITY

MEDIUM CONFIDENCE

You've got parts revenue of $38,192 and parts COGS lines totaling about $24,493, but those costs are mapped loose. Line them up cleanly and your parts margin looks close to target, but until it's mapped right you can't trust it or catch a bad parts matrix or shrinking discounts.

```
parts_revenue=38192.16 | aftermarket_cogs=9459.16 |
lkq_cogs=2782.50 | oem_cogs=12250.72 | parts_target_gp=30%
```

MOD

Payroll processing fee of $11,249 looks oversized

UNDER REVIEW

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An $11,249 payroll processing fee in a single month is way too big to be a real processing charge. That's almost certainly actual wages mislabeled. If it's real processing cost it's a huge leak, if it's mislabeled wages your true labor cost and margin are off.

```
payroll_processing_fees=11248.75 | officer_wages=152.20 |
wages=262.00
```

LIGHT

Storage and admin fees are real money sitting unmapped

DATA QUALITY

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You've got $12,100 in storage sales, $3,800 admin fee, and $10,247 in pre/post scan sublet income that aren't being counted in any department. That's good cash you're earning but it's not showing up where you'd track its profit.

```
storage_sales=12100.00 | admin_fee=3800.00 |
sublet_scan=10246.95 | sublet_other=-1444.31
```

GROSS PROFIT BY DEPARTMENT

CRUNCHIT PRACTICAL TARGETS

METRIC	YOU	PRACTICAL TARGET	STATUS
Overall gross profit	61.2%		☐
Net profit	7.1%		☐
Labor gross profit	n/a		☐
Parts gross profit	n/a		☐
Paint & materials gross profit	n/a		☐
Sublet gross profit	n/a		☐

Labor Revenue exists but technician labor cogs isn't broken out, so margin can't be calculated.

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.

CCC vs. QuickBooks

Whether the two reconcile logically after supplements, credits, returns and closeout timing.

Book a Crunchit Discovery call

YOUR ACTION PLAN

IN PRIORITY ORDER

1. Get your tech payroll moved out of overhead and into cost of sales so we can see real labor profit.
2. Track down the full paint and materials cost. The $1,583 booked can't be the whole story.
3. Find out what the $11,249 payroll processing fee really is. It's too big to leave unexplained.
4. Map parts costs cleanly against parts revenue so you can trust your parts margin.
5. Assign storage, admin, and scan income to real buckets so you're tracking that cash.

BEST NEXT STEP

You had a fine month, $8,329 kept on $117,696, but right now your books aren't telling the same story your shop is. The single most important move is getting your direct labor and paint material costs into the right buckets. That 61% gross profit looks great, but it's inflated because a chunk of your real costs are sitting in overhead instead of cost of sales. Until that's fixed, you can't answer the one question that matters: are you actually making money on labor? Fix the mapping first, then we'll show you exactly where the profit is leaking.

TOOLS & RESOURCES

FROM CRUNCHIT

The systems and partners we see working in shops that run clean books. Worth a look as you tighten things up.

WHAT HAPPENS NEXT

KEEP YOUR NUMBERS ON TRACK

Upgrade to monthly reporting $89/mo

A fresh Blueprint every month, your margins and net trended over time, and your fix list kept current.

Start monthly monitoring

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.

Prepared by Blueprint · by Crunchit Financial Services · report BP-TLLAAR