



— THE MONTHLY FINANCIAL REVIEW

You're selling batteries.
We'll tell you if you're
making money.

Most distributors get a P&L and a balance sheet. **You need more than that.** Gray Acre delivers a monthly review built specifically for IBS operators — unit economics, channel mix, margin variance, cash trends, and the questions you should be asking at the next ownership meeting.

◆ WHAT WE MEASURE — EVERY MONTH

01 / P&L Summary

Month & YTD Performance

Side-by-side **MTD and YTD** P&Ls with **ILD / NAC** unit splits, revenue per unit, GP per unit, and prior-period variance — so you see **why** the number changed, not just that it did.

02 / Margin Engine

Gross Profit Deep Dive

SLI margin decomposed into **volume vs. rate / mix** variance. Econo, Junk, and Over/Short isolated. Six-month rolling view to separate **trend from noise**.

03 / Cost Discipline

Operating Expense Review

Line-by-line OpEx vs. prior month with **12-month trendline**. We flag the categories worth a conversation and tell you where additional savings **aren't** hiding.

04 / Liquidity

Cash Flow Statement

Operating, investing, and financing activities reconciled monthly. **Distribution pacing** measured against YTD earnings — before it becomes a problem.

05 / Balance Sheet

Working Capital Health

Current ratio, AR aging, inventory by SKU class, and quarterly liquidity trend. **Equity rollforward** tracked against shareholder activity.

06 / The Verdict

Executive Summary

A plain-English headline at the top of every report. **What happened, why, and what to do about it.** Built for the owner, not the auditor.

◆ WHY A FRACTIONAL CFO



Senior expertise, fraction of the cost

CFO-level insight without a six-figure salary, benefits, or recruiting risk.



Scales with your business

More hours when it matters — month-end, pricing changes, tax planning. Less when it doesn't.



Outside perspective

An independent voice in the room when you're making the decisions that matter.



Industry-specific insight

Built around IBS economics — **ILD / NAC** mix, Econo, Junk, and the Interstate channel.

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Gray Acre Consulting has transformed how we capture and track the finances of our company in a way that has taken us from *inaccurate QuickBooks reports and surprise on tax day* to *now near real time visibility of profits and expenses per unit*. Invaluable data for ongoing management and data critical to attaining top dollar for those considering selling their company.

Chad Jones

DISTRIBUTOR OWNER · IBS OF TENNESSEE VALLEY & IBS NORTH CENTRAL ALABAMA

◆ WHAT YOU RECEIVE

i. The Monthly Package

- **Executive Summary** — the headline, written by a CFO who's read your numbers
- **P&L Summary** — Month and YTD, with per-unit metrics and variance commentary
- **Gross Profit Deep Dive** — MoM, YoY, and R6 vs. P6 rolling comparisons
- **OpEx Review** — line-by-line variance and 12-month trendline
- **Cash & Balance Sheet** — full statements with working capital analysis

ii. Beyond the Report

- **Monthly Review Call** — we walk the numbers and answer the questions
- **Trend Identification** — three months of margin compression isn't a blip
- **Pricing & Mix Diagnostics** — when revenue per unit slips, we say so
- **Distribution Pacing** — guidance when cash trends warrant a conversation
- **An Outside Voice** — a CFO partner without the cost of a full-time hire

If your current financials answer "*what happened?*" but not "*what should I do about it?*" — let's talk.

SCHEDULE A CALL →