

# Make the numbers comparable

One period, consistent definitions, decisions you can explain

This guide covers Benchline's downloadable workbook catalog. Your purchase includes only the files listed on your receipt. The four-tool Toolkit contains F&I, Fixed-Ops, Inventory and Dealership P&L. The Flip Analyzer is separate. Pro is not included with a one-time workbook purchase.

## Your first review

1. Save a clean master and a working copy for the month. The prefilled figures are illustrations, not anonymized dealer results.
2. Replace all required inputs, using zero only when it is a real zero. Match the reporting period and accounting definitions to your source statement.
3. Reconcile department gross and expenses before reviewing ratios. Avoid counting personnel or cost of sales twice.
4. Compare against a relevant local target. Historical national figures and editable assumptions are labeled separately.
5. Choose one operational action, an owner and a measurement date. Keep the starting file so you can compare actual progress later.

## File behavior

The .xlsx workbooks are standalone and require manual data entry. No DMS, CRM or accounting integration is included. Cross-file figures do not update automatically. n.a. means unavailable or not meaningful, not a healthy zero. Standard monetary examples use USD.

Open in Excel, or import a copy into Google Sheets and verify the results and layout. This release was recalculated and tested with an independent workbook engine; native Excel and Google Sheets behavior and print presets are not fully certified. Preview every export before sharing.

# Read the operating models

F&I and Fixed-Ops

## F&I; Performance & Menu Optimizer

PVR divides net F&I gross by total retail units, including cash deals. PPD excludes finance reserve and divides protection-product units by retail units. Penetration uses all retail deals; do not compare it with a finance-only denominator.

Enter product gross before chargebacks as units x average gross per unit, then enter signed net adjustments. The sample has 100 retail units and \$154,500 gross: PVR is \$1,545. A -\$5,000 adjustment reduces PVR to \$1,495. Reconcile that total to your statement.

The scenario caps GAP target units at financed deals, but you must still check actual product eligibility and customer consent. Count each category at most once per deal. The product scenario and PVR scenario are alternatives; do not add them. Historical JM&A references are context, not current-quarter averages.

## Fixed-Ops Profitability Model

Enter customer-pay repair orders separately from total repair orders. The sample's 1,120 CP hours / 600 CP ROs = 1.87 CP hours per RO. Dividing by all 860 ROs would mix populations and understate the result.

Fixed absorption = modeled fixed-ops gross / TOTAL dealership operating expense. The model excludes body-shop and sublet contributions; include only compatible data or reconcile separately. The sample is \$230,560 / \$300,000 = 76.85%. This differs from overhead-only coverage.

Price-only labor gains hold wages fixed; additional hours subtract current average labor cost per billed hour. Parts and labor scenarios can overlap. The summary uses the largest single lever rather than adding them. Gross per total RO is a proxy because parts sales may include non-RO transactions.

# Inventory and the whole store

Do not confuse a modeled gap with money earned

## Used-Car Inventory & Margin Tool

Aging buckets are 0-30, 31-60, 61-90 and 91+ days. They must total stock. The sample has 120 units and 78 sales in 30 days: days supply is 46.15; annualized turn is 7.8. A 30-day month and twelve-month run-rate are used consistently.

Holding cost is your own daily estimate. Do not count pack, depreciation or financing twice. Inventory value and recon/unit are contextual inputs; gross should already reflect recon. The velocity scenario assumes enough demand for more sales at unchanged gross per unit.

Aged-stock savings assume that the same excess stock persists every month. That is a scenario, not a cash recovery forecast. Velocity, holding-cost and gross gains can overlap, so the summary uses the largest single lever.

## Dealership P&L; + KPI Dashboard

Enter department gross, total revenue and mutually exclusive expenses. This is a simplified operating P&L before other income and tax. The dashboard shows fourteen scored ratios plus a separate profit headline. Zero new-vehicle volume produces n.a. for new-unit ratios, which is appropriate for an independent used dealer.

Fixed absorption uses all five expense buckets. In the sample,  $\$230,560 / \$613,000 = 37.61\%$ . The overhead subset remains contextual and is not the absorption denominator. Reconcile the simplified P&L with your complete dealer statement.

## How attainment works

An attainment percentage is an assumption you choose. There is no validated promise that 30-50% will be achieved in one to three quarters. Annualized values are monthly values x 12, before additional operating costs. Do not add the store dashboard's scenarios to department scenarios; they cover overlapping activity.

# Buy with a downside in mind

Flip Analyzer - full and Free Lite

| Illustrative deal                   | Amount            |
|-------------------------------------|-------------------|
| Purchase + recon + acquisition fees | \$13,500          |
| 30 days x \$32/day holding cost     | \$960             |
| Selling costs                       | \$400             |
| Expected sale price                 | \$17,500          |
| Modeled net / target                | \$2,640 / \$2,000 |
| ROI on initial investment           | 19.56%            |

Both versions calculate one deal. GO means modeled net meets your target; it is not a recommendation to buy. Include title, auction fees, transport, taxes and selling costs exactly once. ROI uses purchase + recon + acquisition fees, not all cash spent including holding and selling.

## The paid version adds two decision views

**Compare:** five deals side by side, each with its own target net profit. Its verdict uses the same target rule as the single-deal Analyzer. Empty deals stay blank; partially entered deals show INPUTS.

**Downside:** base, 5% lower sale price, and 5% lower sale plus 30 extra days. For the sample, the latter leaves \$805 net. The maximum purchase to retain the \$2,000 target is \$10,805, assuming the other costs do not change.

Maximum hold time is the modeled break-even point at the assumed sale price. With zero daily holding cost the model has no time limit, but the real asset still carries market and condition risk. With zero holding days, profit per day is not meaningful.

## Before the bid

Check title and condition, local comparable sales, auction fees and realistic recon quotes. Stress test both sale price and days. Keep your input assumptions with the decision so you can compare the eventual outcome.

# Use the references carefully

Source vintage, support and a repeatable review

## Reference data

**NADA 2026 Slide Guide:** definition and guide for fixed absorption, labor/parts retention, recon and inventory context. Match the measure before using the target. Its total absorption measure is different from fixed absorption.

**JM&A: tracking F&I performance:** historical PVR, PPD and product-penetration context. The article discusses older periods. Workbook reference values are not represented as current 2026 averages.

Other targets, holding costs and sample figures are editable planning assumptions. Replace them with properly licensed, comparable local data where available. Sources checked September 19, 2026.

## Before a management review

- Reconcile source totals and confirm the month. Check for blank required inputs and denominator mismatches.
- Resolve n.a. and input warnings. Independently calculate one ratio before using the scorecard.
- Choose targets based on your store's constraints, not on the example. Record actions and costs as well as potential gross.
- Present scenarios as scenarios. Compare actual results with the saved starting point next month.
- Share only redacted information. Check print area, page scaling, column widths and each exported PDF page.

## Support and refunds

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