**C‑Store Financial Health Mini‑Kit**

*Cash vs Accrual • Monthly Pulse • Hidden Profit Spotter • 30‑Day Action Plan*

## 1. Cash‑vs‑Accrual Decision Tree

Answer each question and follow the recommendation in the right column.

|  |  |
| --- | --- |
| Question | Recommendation |
| Do you hold > $10,000 in inventory? | Yes → Accrual | No → Next |
| Do you sell on account/house charges? | Yes → Accrual | No → Next |
| Need accurate monthly P&L for lenders? | Yes → Accrual | No → Cash may suffice |
| Is tax simplicity the main concern? | Yes → Cash | No → Accrual |

## 2. Monthly Financial Pulse Checklist

Fill in targets and actuals, then review variances.

|  |  |  |
| --- | --- | --- |
| Metric | Target | Actual |
| Total Inside Sales ($) |  |  |
| Gross Profit ($) |  |  |
| Gross Margin (%) |  |  |
| Shrink (%) |  |  |
| Spoilage ($) |  |  |
| Labor Cost (% of Sales) |  |  |
| Cash‑Flow Days on Hand |  |  |
| Inventory Turnover |  |  |
| Fuel Margin (¢/gal) |  |  |
| Loyalty Penetration (%) |  |  |

## 3. Hidden Profit Spotter

See what cash vs accrual can hide or reveal.

|  |  |  |
| --- | --- | --- |
| Scenario | Cash View | Accrual View |
| Vendor invoice dated 30th, paid next month | Expense next month | Expense this month |
| Fuel load received, unpaid | No COGS recorded | COGS matches gallons sold |
| Shrink discovered during count | Hidden until write‑off | Shrink hits this month |
| Gift‑card breakage | Revenue when redeemed | Unearned revenue liability |

## 4. 30‑Day Quick‑Win Action Plan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Week | Action Item | Owner | Due Date | Result |
| Week 1 | Log daily spoilage dollars | AM |  |  |
| Week 2 | Reconcile vendor credits >$50 | Owner |  |  |
| Week 3 | Count top 20 SKUs mid‑week | Shift Lead |  |  |
| Week 4 | Compare labor % vs last year | Owner |  |  |

Share your progress with #CStoreThrive for a chance to be featured!