VyRal

A LeakReceipts Field Guide

LeakReceipts for Independent Grocers

The Field Guide: where the money leaks, how to prove it, and how to close it

For: Independent Grocer — Vendor Deductions and Allowances

by VyRal Dynasty

LeakReceipts for Independent Grocers The Field Guide: where the money leaks, how to prove it, and how to close it

First edition, November 2026, revised 12 November 2026. Built from VyRal's lane research as it stood on 11 November 2026.

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How every number in this book is labeled.

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

What this book is not. This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

About how this book was made. This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

Before you share any document with anyone, Vera included, black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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The short answer for your trade

The recovery-audit industry that catches unpaid vendor deductions and unclaimed allowances is real, decades old, and proven — it was just built to serve chains with enough invoice volume to justify the overhead, and it still only serves that segment. Nobody's built the independent-grocer version of the same discipline yet, even though the mechanism itself — matching every deduction and every promised allowance to its own paperwork — doesn't actually require chain-scale to work.

Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

#	Leak	Size grade	Evidence	Fixes
1	RPA Enforcement Reality — Live, Not Settled	Moderate	VERIFIED	1
2	Robinson-Patman Proportional-Equal-Terms Right	Moderate	VERIFIED	1
3	DSD Back-Door Delivery vs. Invoice Reconciliation	Significant	STRUCTURAL	1
4	Entity structure — what an owner draws, in a lane where the margin is thin	Significant	STRUCTURAL	1
5	Pride Equipment / Store Investment — Never Flagged as a Leak	Small but common	STRUCTURAL	1
6	Unclaimed Bill-Back / Promotional Allowance	Major	STILL BEING MEASURED	1
7	Shrink Absorbed Without a Vendor Reclaim Claim	Significant	STILL BEING MEASURED	1

Then there are 3 more leaks to check, each with its own fixes, in the chapter called More leaks to check.

What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

Distributor fuel surcharge on every delivery before I can raise shelf prices

Food distributors tie a per-delivery fuel surcharge to the diesel index. The store pays it on every truck right away, but shelf prices lag for months, so the grocer eats the gap.

Found in 5 public sources; newest dated 2026-10-29. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Chains get better prices and promo money from the same supplier

The big chain down the street buys the same product from the same supplier for less, and gets promo money and terms I'm never offered. I can't match their shelf price, and I can't see their deal to prove it.

Found in 3 public sources; newest dated 2026-10-05. VERIFIED count from VyRal's public research log; the sources are listed at the back.

SNAP rule changes cut sales and cost me to reprogram registers

My state now bars SNAP from paying for soda and candy. I pay to reprogram the registers, some shoppers cross the state line, and a second mistake at the register can get me thrown out of SNAP.

Found in 3 public sources; newest dated 2026-06-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Card fees bigger than my profit

Every card swipe costs me more than I make on the sale. Small stores pay a higher rate than the big chains, and the new court settlement barely moves it.

Found in 2 public sources; newest dated 2026-06-11. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Supplier costs jumping faster than I can reprice

A case of produce can triple in a month. I sell some items at zero margin because customers think I'm gouging, and I can't change shelf tags as fast as my costs change.

Found in 1 public source; newest dated 2026-04-13. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

The paper that proves each leak:

- Your contracts, invoices, statements, pay records and the messages around them.

The records this trade runs on: Deal sheets and promotion letters, Wholesaler and vendor statements, Vendor invoices, DSD receiving records with initialed shortages, POS item-movement (scan) reports, Supply agreement and fee schedule

My folder checklist

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

Leak 1: RPA Enforcement Reality — Live, Not Settled

Size grade: Moderate · Evidence: VERIFIED

What it is. Current federal enforcement posture on Robinson-Patman price-discrimination cases: the FTC sued Southern Glazer's Wine & Spirits (Dec. 12, 2024, 3-2 vote); that case survived a motion to dismiss and remains ongoing. The FTC separately sued PepsiCo (Jan. 17, 2025), then voluntarily dismissed that case without prejudice (May 22, 2025, 3-0, under new leadership).

Why it leaks. Independents tend to assume RPA is either totally dead (so there's no point asking) or an automatic win (so they overpromise themselves) — neither belief is accurate, and either one keeps them from asking the proportional-terms question in a grounded way.

The number to hold it against. Federal Robinson-Patman enforcement is live: the FTC settled one supplier-allowance case on October 2, 2026 (six-year order, no admission of wrongdoing) and dismissed another without prejudice on May 22, 2025. Source: FTC press releases and case dockets; settlement per legal alert, Oct 7, 2026.

VERIFIED · Primary — government or regulator

> **Ask yourself:** If a supplier pushes back when you raise a proportional-allowance question, do you know this is a live, actively litigated area of federal law right now — not settled either direction?

1. Not asking about proportional allowances because you think the law is dead or a sure win

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Know where things stand: the Robinson-Patman Act is being enforced again, but it's not a sure win. The FTC's case against PepsiCo was dropped in May 2025. In October 2026 the FTC announced a settlement of its case against Southern Glazer's; the company did not admit wrongdoing.
2. Use this to ask grounded questions, not to make threats.
3. Ask your suppliers in writing what promotional programs are available to a store your size.
4. Keep their answers.

5. If you think you're being treated unfairly, an antitrust attorney decides whether there's a case - not us.

Fix 2 — The words to send, under your own name. Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

> Question to supplier (email):
> Subject: Promotional programs available to [STORE NAME]
>
> Hi [Supplier rep name],
>
> I'm planning our promotions for [PERIOD]. Could you send me a list of the promotional and advertising programs you offer to retailers, and the terms for a store our size? If some programs are built for larger chains, I'd like to know what alternative is available to us.
>
> Thank you,
> [YOUR NAME]
> [STORE NAME] | [PHONE]

Fix 3 — Done for you. **LeakReceipts · Contract Check**

WE DO: keep your supplier questions and their written answers together by supplier, note what programs were offered and when, and draft the question letter. YOU DO: send it, decide what to sign up for, and take any concern to an attorney.

Keep it closed. Ask every supplier for their full promotional program list once a year, in writing.

What this fix can't decide for you. Whether any supplier's terms violate the Robinson-Patman Act is a legal question for an antitrust attorney. Never say a named supplier broke the law.

My receipt for this leak			
Owed by my paper	Paid or billed	Gap (CALCULATED: owed − paid)	Fix 2 sent · answer

FREE FIRST CHAPTER

That's Leak 1 of 7.

The full Field Guide for Independent Grocers walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

Get the full guide:
leakreceipts.com/ebooks/independent-grocers

Run it on your own numbers:
leakreceipts.com

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7