



NIKKI LOWE

Managing Director
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VCARD

With more than 25 years of experience, Nikki delivers interim and fractional CFO and controller services to middle-market, private equity backed companies across manufacturing, consumer packaged goods, and technology. She helps clients drive enterprise value through disciplined financial management, operational partnership, and execution across the full investment lifecycle, from pre-acquisition diligence through post-acquisition integration and exit readiness. Her hands-on, first-principles approach allows her to quickly understand the core drivers of cost, pricing, and performance and to develop actionable KPIs that strengthen accountability and support sustainable improvement.

Nikki's background includes deep operational finance work in manufacturing environments, including production planning and analysis, capacity utilization, labor efficiency, yield and waste analysis, customer pricing evaluation, and SKU level profitability. She has led initiatives in customer and product rationalization, pricing strategy refinement, and margin optimization, and she regularly partners with private equity sponsors on diligence, Quality of Earnings support, and integration planning. Her experience includes ERP implementations, financial consolidation, performance reporting, and synergy tracking across multi-entity and multi-location operations, all rooted in her belief that long-term value creation comes from aligning financial discipline with operational execution and building repeatable, scalable processes.

FUNCTION & SPECIALIZATION

- Interim and fractional CFO and Controller services
- Private Equity and Family Office portfolio companies
- Manufacturing planning, analysis, and reporting
- Start-up, turnaround, and restructuring environments
- Budgeting, planning, analysis, and management reporting
- Debt financing and covenant reporting
- Audit and tax readiness
- Due diligence and Quality of Earnings documentation with post-acquisition integration planning and execution
- Product profitability and cost analysis
- Process design and improvement
- ERP implementations
- Risk management and banking relationships

REPRESENTATIVE CLIENTS & PAST EXPERIENCES

- Bake Fresh Manufacturing Group
- Aging Health Sciences
- Perfect Commerce and subsidiaries
- Proactis Ltd
- Region Rents, LLC
- Spiegel and Newport News Clothing Brands
- Ferguson Enterprises, Inc

EDUCATION, LICENSES & CERTIFICATIONS

- B.S., University of Illinois, Springfield, IL
- Certified Public Accountant (Illinois)
- Chartered Global Management Accountant