Cashflow Creators

CLIENT PERFORMANCE REVIEW · CONFIDENTIAL

A real client's store on Amazon.

An audit-style review of the financial performance of one active Cashflow Creators managed store, prepared from the client's monthly Amazon P&L workbook and tested against the underlying Amazon order report.

PERIOD	October 1, 2024 — September 30, 2025 (12 months)
SOURCE	Monthly Amazon FBM P&L, 12 complete monthly statements
DOCUMENT	CFC-PR-002

GROSS REVENUE

$230,035

4,556 orders · 12 months

PEAK MONTH

$30.9K

Nov 2024 · 450 orders

NET PROFIT

$19,369

8.42% net margin · 14.0% ROI

Summary of findings.

The store launched in Oct 2024 and generated **$230,035.38** in gross sales on **4,556** orders over its first 12 months, returning **$19,369.36** in net profit after all costs including the committed fixed monthly spend — a **8.42%** net margin and **14.0%** ROI on an approximated capital base. The aged account let the store capitalise on the holiday season immediately, clearing **$30,000** in its first full month. Revenue then settled into a $13,000–$27,000 band, closing at **$17,507.95** in Sep 2025. Returns are the defining cost feature: **1,186** of 4,556 orders were returned (**26.0%**).

GROSS REVENUE	TOTAL ORDERS	NET PROFIT	RETURN RATE
$230,035	4,556	$19,369	26.0%
12 months	$50.49 avg. order	8.42% margin	1,186 of 4,556 orders

KEY OBSERVATIONS

OBSERVATION	FIRST 6 MONTHS	SECOND 6 MONTHS	Δ
Revenue	$114,957	$115,078	**1.00×**
Orders	2,071	2,485	**1.20×**
Net profit	$9,430.17	$9,939.19	**1.05×**
Net profit margin	8.20%	8.64%	**+0.43 pp**
Avg. order value	$55.51	$46.31	**-$9.20**

SCOPE AND LIMITATIONS

This review covers the line-item financial data in the client's monthly Amazon FBM P&L for the 12 complete months stated. It does not assess product-category performance, customer-cohort behavior, listing-level economics, supplier risk, or Amazon account-health metrics. Figures are presented as recorded in the source workbook; no adjustments, reclassifications, or estimates have been made beyond the fixed-cost deduction disclosed in Methodology.

All figures are in U.S. dollars. October 2025 is excluded from this review: the source P&L records 39 orders and $2,444.50 for that month against 253 order lines and $13,290.60 in the underlying order report, so the month is materially incomplete; every other month agrees within approximately 10%. October 2024 is a part month — the first orders fall on 30–31 October — so its margin and MoM are not comparable. Revenue is gross sales before refunds, which are itemized as a deduction on page 6. Net profit is after the committed fixed monthly cost. ROI is an approximation defined in Methodology.

THE JOURNEY

John's storefront demonstrates the impact of starting with an aged account. Launching in October 2024, he was able to capitalise on the holiday season immediately — **$30,864.86** in his second month of selling, and **$62,140** across his first three months. Sales have held a steady band since, giving him a solid foundation. John is comfortable with the current pace and is building toward a further scale-up.

THE RESULTS

The team has continued to oversee the storefront day to day, and John continues to actively operate and grow it — **$19,369.36** of net profit on **$230,035.38** of sales across 12 months. The clearest operational priority in the data is the return rate: at **26.0%**, refunds and return-side shipping are the largest controllable drag on margin.

Basis of preparation.

Figures are taken from the client's monthly Amazon FBM P&L. Each monthly row carries gross sales, refunds, cost of goods, Amazon fees, shipping, storage, subscription, reimbursements, order counts, and returns. The underlying Amazon order report was used to test each month for completeness, which is how October 2025 was identified as partial and excluded.

METHODOLOGY

1. **Revenue** — Gross Sales Revenue as recorded in the monthly P&L, before refunds and before platform fees.
2. **Expenses** — every deduction recorded between gross sales revenue and net profit: refunded sales revenue, cost of goods sold, Amazon referral fees, outbound and return shipping, FBA storage, seller subscription, and the profit split / management deduction, net of returned-COGS recovery, SAFE-T reimbursements, and shipping credits. Each category is itemized with its 12-month total on page 6.
3. **Net profit** — the Net Profit figure recorded in the source workbook for each month, less the portion of the store's committed fixed monthly cost that the workbook does not record. Expenses are derived as Revenue minus Net profit, so every monthly row reconciles exactly.
4. **Order count and returns** — the TOTAL ORDERS and TOTAL Returns figures recorded per month. Return rate is Returns ÷ Orders on an as-recorded basis, not matched to the original order month.
5. **Net profit margin** — Net profit ÷ Revenue. **Average order value** — Revenue ÷ Orders, on gross sales.
6. **ROI** — Net profit ÷ (Revenue × 0.60), where 0.60 approximates average capital deployed (inventory plus working capital). This is an approximation, not a measured cash-on-cash return.
7. **Fixed overhead** — the store's committed recurring monthly spend, itemized on page 6 at $639.99 a month. It is borne by the client and is fully deducted in the net profit figures throughout this memo.
8. **Completeness** — each month was tested against the underlying Amazon order report. October 2025 failed that test and is excluded; the remaining 12 months agree within approximately 10%, the expected variance between order lines and settled orders.

SOURCE FILES

PERIOD	REVENUE	PROFIT	RECON.
Oct 2024	$421.30	-$601.18	✓
Nov 2024	$30,864.86	$4,176.46	✓
Dec 2024	$30,854.20	$2,713.47	✓
Jan 2025	$20,181.36	$985.67	✓
Feb 2025	$17,236.93	$1,216.62	✓
Mar 2025	$15,398.47	$939.13	✓

PERIOD	REVENUE	PROFIT	RECON.
Apr 2025	$26,809.40	$3,681.14	✓
May 2025	$19,008.25	$1,057.89	✓
Jun 2025	$18,999.12	$1,750.75	✓
Jul 2025	$19,464.48	$1,833.73	✓
Aug 2025	$13,289.06	$321.02	✓
Sep 2025	$17,507.95	$1,294.66	✓

Reconciliation: every monthly row satisfies Revenue – Expenses = Net profit exactly, and the 12 monthly rows sum to the totals shown on the ledger. The named cost categories on page 6 sum to the same total deductions figure.

Monthly performance ledger.

One row per complete month. Revenue is gross sales before refunds; Expenses carries every deduction through to the client's net profit. MoM is the percentage change in revenue versus the prior month. ROI is Net profit ÷ (Revenue × 0.60). The Totals row is the sum of the 12 rows above.

PERIOD	ORDERS	REVENUE	MOM	EXPENSES	NET PROFIT	NET MARGIN	ROI
Oct 2024	5	$421.30	–	$1,022.48	-$601.18	-142.7%	-237.8%
Nov 2024	450	$30,864.86	+7226.1%	$26,688.40	$4,176.46	13.5%	22.6%
Dec 2024	533	$30,854.20	-0.0%	$28,140.73	$2,713.47	8.8%	14.7%
Jan 2025	386	$20,181.36	-34.6%	$19,195.69	$985.67	4.9%	8.1%
Feb 2025	337	$17,236.93	-14.6%	$16,020.31	$1,216.62	7.1%	11.8%
Mar 2025	360	$15,398.47	-10.7%	$14,459.34	$939.13	6.1%	10.2%
Apr 2025	671	$26,809.40	+74.1%	$23,128.26	$3,681.14	13.7%	22.9%
May 2025	404	$19,008.25	-29.1%	$17,950.36	$1,057.89	5.6%	9.3%
Jun 2025	411	$18,999.12	-0.0%	$17,248.37	$1,750.75	9.2%	15.4%
Jul 2025	395	$19,464.48	+2.4%	$17,630.75	$1,833.73	9.4%	15.7%
Aug 2025	271	$13,289.06	-31.7%	$12,968.04	$321.02	2.4%	4.0%
Sep 2025	333	$17,507.95	+31.7%	$16,213.29	$1,294.66	7.4%	12.3%
Total	**4,556**	**$230,035.38**	**–**	**$210,666.02**	**$19,369.36**	**8.4%**	**14.0%**

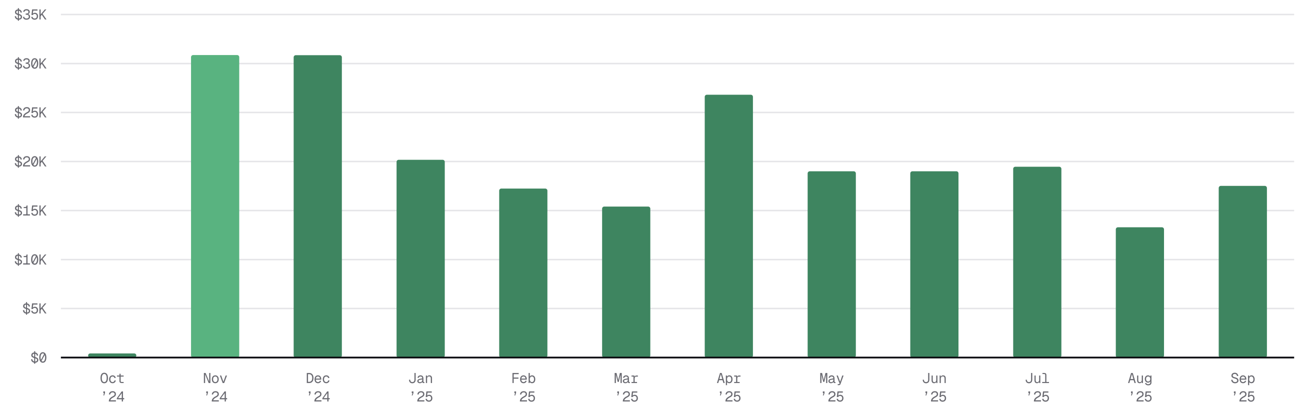
NOTES ON THE LEDGER

- The launch — Oct 2024 is a part month: 5 orders across the last two days of October, which is why its margin and MoM are not comparable. The first full month, Nov 2024, came in at $30,864.86 and December held $30,854 — the two strongest months of the period, straight into the holiday season. Among full months the largest move was Apr 2025 at +74.1%.
- Post-holiday — revenue stepped down from the November–December peak into a $13,000–$27,000 band and has held there. 7 of 12 months recorded negative MoM revenue change: Dec 2024 (-0.0%), Jan 2025 (-34.6%), Feb 2025 (-14.6%), Mar 2025 (-10.7%), May 2025 (-29.1%), Jun 2025 (-0.0%), Aug 2025 (-31.7%).
- Margin — net profit margin ran from 13.7% in Apr 2025 to -142.7% in Oct 2024, blending to 8.42% across the period. The first 6 months averaged 8.20% against 8.64% for the second 6.
- Returns — 1,186 of 4,556 orders were returned, a 26.0% period rate, rising from 20.0% in Oct 2024 to 18.9% in Sep 2025. Refunds and return-side shipping are the largest controllable drag on net margin and are quantified on page 6.

Trend analysis.

MONTHLY REVENUE, OCT 2024 – SEP 2025

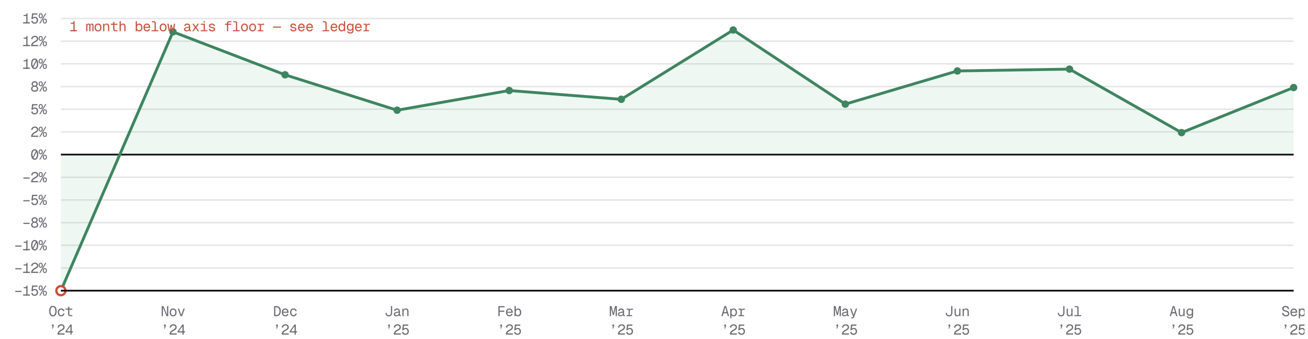
USD, GROSS SALES REVENUE PER MONTH



The store opened at **$421.30** in Oct 2024 — a part month — then posted **$30,864.86** in Nov 2024 and $30,854 in December, its two strongest months, on the back of the holiday season. Revenue then settled into a $13,000–$27,000 band and closed at **$17,507.95** in Sep 2025. The first 6 months produced $114,957 against $115,078 for the second 6 (1.00×).

NET PROFIT MARGIN BY MONTH

NET PROFIT ÷ REVENUE, PERCENTAGE POINTS



Margin peaked at **13.7%** in Apr 2025 and bottomed at **-142.7%** in Oct 2024, blending to **8.42%** at **14.0%** ROI. The opening month is not comparable — five orders across two days carrying a full month of fixed cost. From November onward margin tracks the return rate rather than volume: the weakest months are the highest-return months, which is what the cost structure on page 6 shows.

VOLUME AND PRICE POINT

Average order value held between **$39.95** and **$84.26** across the 12 months against an average of **$50.49** — a materially higher price point than a typical arbitrage catalogue, driven by footwear and apparel. Monthly order volume moved from 5 at launch to a peak of 671 and closed at 333. The price point is stable; revenue moves with volume.

Cost structure.

Two cost views. The recurring fixed cost stack is the store's committed monthly spend. The waterfall beneath it itemizes every deduction the source workbook records between gross sales revenue and net profit, and foots to the Expenses total on page 4.

RECURRING FIXED COST STACK

LINE ITEM	MONTHLY
Amazon seller subscription	$39.99 / mo
Keepa	$15.00 / mo
Pack Em software	$85.00 / mo
Dedicated team member	$500.00 / mo
Total fixed monthly	**$639.99 / mo**

$639.99 a month is $7,679.88 across the 12 months reviewed. The seller subscription is $479.88 at the stated $39.99 rate; the source workbook records only $316.38 of it.

The source workbook records only $316.38 of this stack — part of the Amazon seller subscription, at roughly $26 a month against the stated $39.99. Keepa, Pack Em, and the dedicated team member, $600.00 a month, do not appear in it at all. The $7,363.50 balance is deducted in this memo, which is why net profit is stated as $19,369.36 rather than the $26,732.86 the workbook shows for these months. Against gross sales the stack is 3.66% of revenue in Sep 2025 and under 3% in 3 of 12 months — small as a ratio, but it is over a quarter of the reported net profit.

DEDUCTIONS RECORDED IN THE SOURCE WORKBOOK

LINE ITEM	12-MONTH TOTAL
Refunded sales revenue	-$63,084.22
Cost of goods sold, net of returned COGS	-$79,000.62
Amazon referral fees, net of refunds	-$24,048.97
Outbound and return shipping, net of credits	-$41,934.75
FBA storage and long-term storage	-$313.61
Seller subscription, as recorded in workbook	-$316.38
SAFE-T reimbursements	+$4,000.19
Other reconciling items, net	+$1,395.84
Fixed cost stack, balance not in workbook	-$7,363.50
Total deductions (page 4 Expenses)	**-$210,666.02**

Cost of goods, net of returned goods, is the largest deduction at $79,000.62. Refunded sales revenue of $63,084.22 is the second — 27.3% of gross sales — and return-side shipping compounds it. 'Other reconciling items' is the excess of $1,395.84 between the workbook's named cost lines and its own net profit column, 0.6% of revenue. Unlike the other reports in this series this store carries no profit-split deduction.

Attestation and disclaimers.

ATTESTATION

Every figure stated in this memo is taken directly from the client's monthly Amazon FBM P&L. Derived figures — net margin, average order value, MoM change, return rate, and ROI — are calculated as documented in the Methodology section on page 3 and can be reproduced from the source workbook. Expenses are derived as Revenue minus Net profit for each month, so every row reconciles exactly. Two disclosures apply: October 2025 is excluded as materially incomplete against the underlying order report, and the balance of the store's committed fixed monthly cost that the workbook does not record is deducted so net profit is stated after the full cost of running the store. No estimates, interpolations, or projections have been used.

AUTHENTICITY OF DATA

The figures presented are the real operating results of the store for October 1, 2024 through September 30, 2025, as recorded in the source workbook supplied for review. Performance has not been altered, smoothed, composited, annualized from a partial period, or reconstructed.

PAST PERFORMANCE

Past performance is not indicative of future results. This memo describes a single client store across its first 12 months and should not be read as a typical, expected, or projected outcome for any other client. Nothing in this document is a forecast. Outcomes vary with inventory, advertising, return rates, marketplace policy changes, capital availability, and the operator's own judgment.

NOT AN OFFER OR RECOMMENDATION

Informational purposes only. This document is not an offer of securities, a guarantee of earnings, a projection of future performance, or financial, legal, or tax advice. Prospective clients should evaluate this data alongside their own due diligence and consult their own qualified advisors before committing capital.

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Samantha Lin

SIGNATURE

2026-07-29

DATE

Samantha Lin
Authorized Signatory, Cashflow Creators