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 reconciled line by line against it.

PERIOD	November 1, 2024 — March 31, 2026 (16 months)
SOURCE	Monthly Amazon FBM P&L, 16 complete monthly statements
DOCUMENT	CFC-PR-004

GROSS REVENUE

$1,570,985

16,212 orders · 16 months

PEAK MONTH

$127.8K

May 2025 · 1,137 orders

NET PROFIT

$326,184

20.76% net margin · 34.6% ROI

Summary of findings.

Over the 16 usable months the store generated **$1,570,985.20** in gross sales on **16,212** orders, producing **$326,183.53** of net profit after all costs including the committed fixed monthly spend — a **20.76%** net margin and **34.6%** ROI on an approximated capital base. Volume is unusually consistent: every month cleared $78,000 and the May 2025 peak of **$127,835.54** is only 1.64× the weakest month. Average order value is **$96.90**, roughly double the other stores in this series, on a lower order count. **The net profit figure here is derived from the workbook's own cost lines, not from its net profit column**, which does not reconcile in any month — see page 7.

GROSS REVENUE	TOTAL ORDERS	NET PROFIT	PEAK MONTH
$1,570,985	16,212	$326,184	$127.8K
16 months	$96.90 avg. order	20.76% margin	May 2025

KEY OBSERVATIONS

OBSERVATION	FIRST 8 MONTHS	SECOND 8 MONTHS	Δ
Revenue	$807,468	$763,517	**0.95×**
Orders	8,585	7,627	**0.89×**
Net profit, derived	$162,910.55	$163,272.98	**1.00×**
Net profit margin	20.18%	21.38%	**+1.21 pp**
Avg. order value	$94.06	$100.11	**+$6.05**

SCOPE AND LIMITATIONS

This review covers the 16 usable months in the client's monthly Amazon FBM P&L. It does not assess product-category performance, customer-cohort behavior, listing-level economics, supplier risk, or Amazon account-health metrics. Net profit is derived from the workbook's named cost lines rather than its net profit column, for the reason given on page 7; no other adjustment, reclassification, or estimate has been made beyond the fixed-cost deduction disclosed in Methodology.

All figures are in U.S. dollars. September 2025 is excluded: its net profit cell holds the same value as its returned cost of goods and two of its fee columns are near zero or empty. Refund and return figures are reproduced as recorded but are not relied on: those columns repeat on a twelve-month cycle, while the cost columns do not — see page 7. Revenue is gross sales before refunds. Net profit is after the committed fixed monthly cost. ROI is an approximation defined in Methodology, not realized cash-on-cash return.

THE JOURNEY

The client began selling on Amazon FBM and has built to consistent volume: **$1,570,985.20** of gross sales across **16,212** orders in the 16 months reviewed here, at an average order value of **$96.90**. The store remains active through Mar 2026 with steady monthly volume. *The client history supplied states an April 2024 start; the P&L provided begins November 2024, so the earlier months are not evidenced in these files.*

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, subscription, order counts and returns. The workbook's own net profit column was tested against those cost lines and rejected; the derivation used instead is set out below.

METHODOLOGY

1. **Revenue** — Gross Sales Revenue as recorded in the monthly P&L, before refunds and before platform fees.
2. **Net profit, derived** — the sum of the workbook's own line items for each month: gross sales less refunds, cost of goods, Amazon referral fees, outbound and return shipping and seller subscription, net of returned-COGS recovery, referral refunds and shipping credits. This is used **in place of** the workbook's Net Profit column, which is higher than the sum of those same lines in every one of the 17 months, by amounts between $4,846 and $8,758 with no consistent ratio. The derived basis is reproducible from the source; the stated column is not.
3. **Fixed cost stack** — the store's committed recurring monthly spend of $639.99, itemized on page 6. The workbook records the $39.99 seller subscription in full, so the $600.00 balance is deducted for each month reviewed.
4. **Expenses** — derived as Revenue minus Net profit, so every monthly row reconciles exactly. The categories are itemized with period totals on page 6.
5. **Order count and returns** — the TOTAL ORDERS and TOTAL Returns figures recorded per month. The returns figures are reported as recorded but are not relied on: that column, and the refund columns beside it, repeat on a twelve-month cycle. See page 7.
6. **Net profit margin** — Net profit ÷ Revenue. **Average order value** — Revenue ÷ Orders, on gross sales.
7. **ROI** — Net profit ÷ (Revenue × 0.60), where 0.60 approximates average capital deployed. This is an approximation, not a measured cash-on-cash return.
8. **Exclusions** — September 2025 is excluded as internally inconsistent. No projections, forecasts, smoothing, or seasonality adjustments have been applied.

SOURCE FILES

PERIOD	REVENUE	PROFIT	RECON.
Nov 2024	$113,122.36	$24,392.10	✓
Dec 2024	$122,507.73	$25,595.03	✓
Jan 2025	$97,822.38	$19,830.93	✓
Feb 2025	$85,344.63	$18,477.28	✓
Mar 2025	$91,614.95	$19,542.26	✓
Apr 2025	$78,055.59	$13,752.08	✓
May 2025	$127,835.54	$23,686.77	✓
Jun 2025	$91,164.80	$17,634.10	✓

PERIOD	REVENUE	PROFIT	RECON.
Jul 2025	$93,223.56	$16,426.94	✓
Aug 2025	$118,384.67	$30,238.63	✓
Oct 2025	$88,523.06	$18,330.92	✓
Nov 2025	$93,839.43	$18,847.83	✓
Dec 2025	$86,243.07	$22,266.21	✓
Jan 2026	$86,022.09	$16,500.52	✓
Feb 2026	$91,767.81	$19,047.40	✓
Mar 2026	$105,513.53	$21,614.53	✓

Reconciliation: every monthly row satisfies Revenue – Expenses = Net profit exactly, and the 16 rows sum to the ledger totals. The cost categories on page 6 sum to the same total deductions figure. The workbook's own net profit column does not reconcile to its cost lines and was not used.

Monthly performance ledger.

One row per usable month. Revenue is gross sales before refunds; Expenses carries every deduction through to net profit, which is derived from the workbook's cost lines as described on page 3. MoM is the change in revenue against the prior month and is blank after the excluded month. ROI is Net profit ÷ (Revenue × 0.60).

PERIOD	ORDERS	REVENUE	MOM	EXPENSES	NET PROFIT	NET MARGIN	ROI
Nov 2024	1,423	$113,122.36	–	$88,730.26	$24,392.10	21.6%	35.9%
Dec 2024	1,588	$122,507.73	+8.3%	$96,912.70	$25,595.03	20.9%	34.8%
Jan 2025	843	$97,822.38	-20.2%	$77,991.45	$19,830.93	20.3%	33.8%
Feb 2025	836	$85,344.63	-12.8%	$66,867.35	$18,477.28	21.7%	36.1%
Mar 2025	1,029	$91,614.95	+7.3%	$72,072.69	$19,542.26	21.3%	35.6%
Apr 2025	933	$78,055.59	-14.8%	$64,303.51	$13,752.08	17.6%	29.4%
May 2025	1,137	$127,835.54	+63.8%	$104,148.77	$23,686.77	18.5%	30.9%
Jun 2025	796	$91,164.80	-28.7%	$73,530.70	$17,634.10	19.3%	32.2%
Jul 2025	1,100	$93,223.56	+2.3%	$76,796.62	$16,426.94	17.6%	29.4%
Aug 2025	1,014	$118,384.67	+27.0%	$88,146.04	$30,238.63	25.5%	42.6%
Oct 2025	951	$88,523.06	–	$70,192.14	$18,330.92	20.7%	34.5%
Nov 2025	953	$93,839.43	+6.0%	$74,991.60	$18,847.83	20.1%	33.5%
Dec 2025	810	$86,243.07	-8.1%	$63,976.86	$22,266.21	25.8%	43.0%
Jan 2026	742	$86,022.09	-0.3%	$69,521.57	$16,500.52	19.2%	32.0%
Feb 2026	908	$91,767.81	+6.7%	$72,720.41	$19,047.40	20.8%	34.6%
Mar 2026	1,149	$105,513.53	+15.0%	$83,899.00	$21,614.53	20.5%	34.1%
Total	**16,212**	**$1,570,985.20**	**–**	**$1,244,801.67**	**$326,183.53**	**20.8%**	**34.6%**

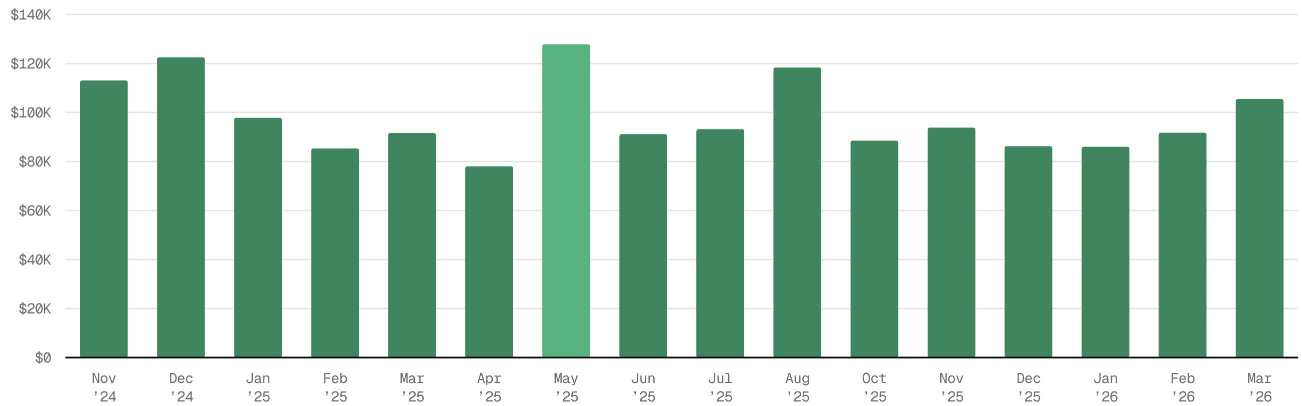
NOTES ON THE LEDGER

- Consistency, not growth — every one of the 16 months cleared $78,000 of gross sales, and revenue moved between $78,055.59 and $127,835.54. There is no ramp and no decline; the store trades in a band. 6 of 16 months recorded negative MoM revenue change.
- Price point — average order value is **$96.90**, against $50.49 and $55.23 for the two comparable stores in this series. Revenue per order is roughly double theirs on a much lower order count.
- Margin — derived net profit margin ran from 25.8% in Dec 2025 to 17.6% in Apr 2025, blending to 20.76%. The band is narrow, which is consistent with a stable catalogue and stable fee structure.
- The excluded month — September 2025 is not in this ledger. Its net profit cell holds $431.98, the same value as its returned cost of goods; its Amazon referral fee is recorded as $19.84 where roughly $11,790 would be expected on $78,600 of sales; and its shipping cost is $0.00. Including it would misstate the period.

Trend analysis.

MONTHLY REVENUE, NOV 2024 - MAR 2026

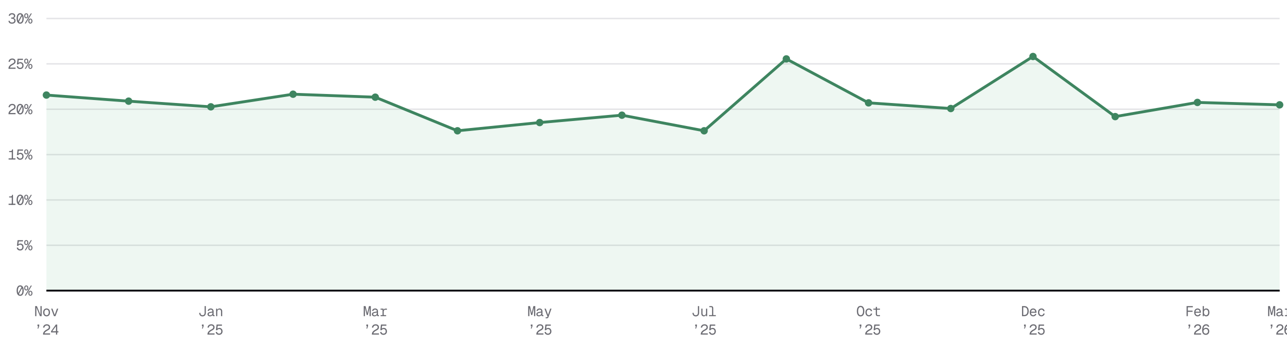
USD, GROSS SALES REVENUE PER MONTH · SEP 2025 EXCLUDED



Revenue holds a band across the whole period: **$113,122.36** in Nov 2024, a peak of **$127,835.54** in May 2025, a floor of **$78,055.59**, and **$105,513.53** in the closing month. The first 8 months produced $807,468 against $763,517 for the second 8 (0.95×) — essentially flat. This is a mature-looking volume profile from the first recorded month, with no visible ramp.

DERIVED NET PROFIT MARGIN BY MONTH

DERIVED NET PROFIT ÷ REVENUE, PERCENTAGE POINTS



Derived margin sits in a **17.6%–25.8%** band and blends to **20.76%** at **34.6%** ROI. That is materially above the other stores in this series, which run 8–13% on the same model, and the difference is almost entirely the refund and return lines: this workbook records refunds at 0.91% of gross sales where the comparable stores record 27%. The cost side behind this margin is sound — referral fees at 15.01% of gross and cost of goods at 57.22%, both distinct in every month — but the refund side is cycled, so the margin itself is the figure to treat as unverified. Page 7 brackets the sensitivity.

VOLUME AND PRICE POINT

Average order value held between **$77.15** and **$116.75** against a period average of **$96.90**. Monthly order volume moved between 742 and 1,588. Both are stable throughout, with no trend in either direction — the store looks like an established operation running a consistent catalogue rather than one being built.

Cost structure.

Two cost views. The recurring fixed cost stack is the store's committed monthly spend. The waterfall beneath it itemizes the cost categories recorded in the workbook 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 $10,239.84 across the 16 months reviewed. The workbook records the seller subscription at the correct $39.99 in every month ($639.84 in total), so the incremental deduction is $600.00 a month.

Fixed overhead is immaterial at this revenue level — 0.61% of revenue in Mar 2026, and under 3% in all 16 months. Cost of goods at 57.4% of gross sales and Amazon referral fees at 14.3% are the structural lines, and both are stable month to month. **What is missing sits entirely on the refund side:** the workbook records no Amazon CSBA fees, no FBA storage, no SAFE-T reimbursements and no liquidations across any of the 16 months, and refunds at 0.91% of gross sales where two comparable stores in this series record 27%. The cost lines above are distinct every month and at textbook rates; the refund lines repeat on a cycle. Page 7 separates the two.

DEDUCTIONS RECORDED IN THE SOURCE WORKBOOK

LINE ITEM	16-MONTH TOTAL
Cost of goods sold, net of returned COGS	-$886,887.22
Amazon referral fees, net of refunds	-$234,718.21
Outbound and return shipping, net of credits	-$98,444.57
Refunded sales revenue	-$14,511.83
Seller subscription, as recorded in workbook	-$639.84
Fixed cost stack, balance not in workbook	-$9,600.00
Total deductions (page 4 Expenses)	**-$1,244,801.67**

These lines sum to the derived net profit used throughout this memo. The workbook's own net profit column totals $437,026.50 for the same months — $101,242.97 more than its own cost lines support.

Attestation and disclaimers.

ATTESTATION

Every figure stated in this memo is taken from the client's monthly Amazon FBM P&L. Net profit is derived from that workbook's own cost lines rather than its net profit column, because the two do not agree in any month. Derived figures are calculated as documented in Methodology on page 3 and can be reproduced from the source. September 2025 is excluded as internally inconsistent. No estimates, interpolations, or projections have been used.

SOURCE DATA NOTES

Four features of the supplied files bear on the figures above and are recorded here so the basis of this review is explicit. (1) The workbook's net profit column exceeds the sum of its own cost lines in all 17 months, by $4,846 to $8,758 a month — $101,242.97 across the 16 months used here, or $70,184.54 across all 17 once the corrupt September is netted off — with no consistent ratio. (2) September 2025's net profit cell holds $431.98, identical to its returned cost of goods; its Amazon referral fee is $19.84 where roughly $11,790 would be expected; its shipping is zero. (3) The refund and return side of the workbook is cycled, and only that side. Refunded Sales Revenue, Total Returned COGS, Amazon Referral Fees Refunded, Shipping Label Refunded, Shipping Credit, TOTAL Returns and % of returned orders each carry between five and twelve distinct values across seventeen months, repeating on a twelve-month pattern — −1,296.37 appears in Mar 2025, Jun 2025 and Mar 2026. The 2.13% return rate they produce is therefore not evidence of low returns. By contrast every cost column is distinct in all seventeen months and sits at a plausible rate — Amazon referral fees at 15.01% of gross sales, cost of goods at 57.22%, outbound shipping at 6.24% — so the cost side of this review rests on data that behaves like a genuine export. (4) The order report supplied cannot corroborate any of this: all 2,031 rows carry the same timestamp, product identifiers are redacted, and it covers a single month falling after the end of the P&L period.

WHAT IS SUPPORTED, AND WHAT IS NOT

Supported: revenue, order counts, units, cost of goods, Amazon referral fees and shipping. Each is distinct across all seventeen months and sits at a rate consistent with the others and with Amazon's published fee structure. Gross revenue, average order value and the cost side of net profit rest on those columns. Not supported: the refund and return side, and therefore the precise margin. Had refunds run at 5% of gross rather than the 0.91% recorded, net margin would be nearer 18.7%; at 10%, nearer 16.5%. Correcting the refund columns is the single change that would make this document issuable.

PAST PERFORMANCE

Past performance is not indicative of future results. This memo describes a single client store across a single 16-month period 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.

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