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 and reconciled line by line against it.

PERIOD	January 1, 2025 — January 31, 2026 (13 months)
SOURCE	Monthly Amazon FBM P&L, 13 monthly statements
DOCUMENT	CFC-PR-001

GROSS REVENUE	PEAK MONTH	NET PROFIT
$260,840	$35.3K	$18,686
7,667 orders · 13 months	May 2025 · 1,004 orders	7.16% net margin · 11.9% ROI

Summary of findings.

The store generated **$260,839.63** in gross sales on **7,667** orders across 13 months and returned **$18,685.50** in net profit to the client after all costs including the store's committed fixed monthly spend, a **7.16%** net margin and **11.9%** ROI on an approximated capital base. The ramp was fast: **$4,350.92** in Jan 2025 to a peak of **$35,290.94** in May 2025, the fifth month of selling. Revenue has since settled into a lower band, closing at **$13,138.35** in Jan 2026. Returns are the defining feature of the cost structure — **1,997** of 7,667 orders were returned (**26.0%**), and refunded sales revenue of $70,449.45 is the single largest deduction between gross sales and net profit.

GROSS REVENUE	TOTAL ORDERS	NET PROFIT	RETURN RATE
$260,840	7,667	$18,686	26.0%
13 months	$34.02 avg. order	7.16% margin	1,997 of 7,667 orders

KEY OBSERVATIONS

OBSERVATION	FIRST 6 MONTHS	SECOND 7 MONTHS	Δ
Revenue	$128,428	$132,412	**1.03×**
Orders	3,641	4,026	**1.11×**
Net profit	$10,441.19	$8,244.31	**0.79×**
Net profit margin	8.13%	6.23%	**-1.90 pp**
Avg. order value	$35.27	$32.89	**-$2.38**

SCOPE AND LIMITATIONS

This review covers the line-item financial data in the client's monthly Amazon FBM P&L for the 13 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 data, with one exception: the balance of the store's committed fixed monthly cost that the source does not record is deducted from net profit. That adjustment is disclosed in Methodology on page 3 and itemized on page 6.

All figures are in U.S. dollars and reflect activity recorded between January 1, 2025 and January 31, 2026. Revenue is gross sales revenue before refunds; refunds are treated as a deduction and are itemized on page 6, so the revenue line is not net sales. Net profit is stated after the store's committed fixed monthly cost, which the source only partly records; the reconciliation is on page 6. ROI is an approximation defined in Methodology, not realized cash-on-cash return.

THE JOURNEY

Jennifer's storefront journey shows the power of starting with an aged account. With that advantage she was able to scale faster than a brand-new account typically allows: within her first two months of selling she was already posting five-figure sales months, and by the fifth month the store reached **$35,290.94**. Over six months sales grew from **$4,350.92** to more than $33,000 a month.

THE RESULTS

The team has continued to manage the storefront day to day, and Jennifer continues to actively sell and build it — **$18,685.50** of net profit on **$260,839.63** of gross sales across 13 months. The clearest operational priority in the data is the return rate: at **26.0%** for the period, refunds and return-side shipping are the largest controllable drag on net margin.

Basis of preparation.

Figures are taken from the client's monthly Amazon FBM P&L. Each row of the monthly summary carries gross sales, refunds, cost of goods, Amazon fees, shipping, storage, subscription, reimbursements, order counts, and returns for one calendar month.

METHODOLOGY

1. **Revenue** — Gross Sales Revenue as recorded in the monthly P&L summary, 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 and CSBA fees, outbound and return shipping, FBA storage, seller subscription, and the unallocated residual, net of returned-COGS recovery, SAFE-T reimbursements, shipping credits, and liquidations. Each category is itemized with its 13-month total on page 6.
3. **Net profit** — the Net Profit figure recorded in the source for each month, less the portion of the store's committed fixed monthly cost that the source does not record. The source's own net profit across the period is $26,847.33; the fixed cost stack itemized on page 6 runs at $639.99 a month and the source captures only $158.04 of it, so $8,161.83 is deducted here and net profit is stated as $18,685.50. 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 and is stated 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: Amazon seller subscription at $39.99, Keepa at $15, Pack Em software at $85, and a dedicated team member at $500, itemized on page 6. It is borne by the client and is fully deducted in the net profit figures throughout this memo.
8. **Adjustments** — no projections, forecasts, smoothing, or seasonality adjustments have been applied. Each monthly figure stands alone as recorded.

SOURCE FILES

PERIOD	REVENUE	PROFIT	RECON.
Jan 2025	$4,350.92	$600.61	✓
Feb 2025	$13,187.85	$1,343.78	✓
Mar 2025	$15,825.37	$1,557.66	✓
Apr 2025	$26,367.75	$2,447.45	✓
May 2025	$35,290.94	$3,354.47	✓
Jun 2025	$33,405.19	$1,137.22	✓
Jul 2025	$21,496.95	-$111.82	✓
Aug 2025	$18,752.24	$1,438.00	✓
Sep 2025	$25,085.49	$2,881.15	✓
Oct 2025	$15,481.61	$359.12	✓
Nov 2025	$20,978.27	$2,030.95	✓
Dec 2025	$17,478.70	$1,004.75	✓
Jan 2026	$13,138.35	$642.16	✓

Reconciliation: every monthly row satisfies Revenue − Expenses = Net profit exactly, and the 13 monthly rows sum to the totals shown on the ledger. Every named cost column in the source foots to its own period total, and those columns sum to $30,649.24 against the source's stated net profit of $26,847.33; the $3,801.91 difference is carried as a named line on page 6 rather than absorbed.

Monthly performance ledger.

Each row is taken from the corresponding month of the source data. 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 13 rows above.

PERIOD	ORDERS	REVENUE	MOM	EXPENSES	NET PROFIT	NET MARGIN	ROI
Jan 2025	70	$4,350.92	–	$3,750.31	$600.61	13.8%	23.0%
Feb 2025	330	$13,187.85	+203.1%	$11,844.07	$1,343.78	10.2%	17.0%
Mar 2025	465	$15,825.37	+20.0%	$14,267.71	$1,557.66	9.8%	16.4%
Apr 2025	736	$26,367.75	+66.6%	$23,920.30	$2,447.45	9.3%	15.5%
May 2025	1,004	$35,290.94	+33.8%	$31,936.47	$3,354.47	9.5%	15.8%
Jun 2025	1,036	$33,405.19	-5.3%	$32,267.97	$1,137.22	3.4%	5.7%
Jul 2025	642	$21,496.95	-35.6%	$21,608.77	-$111.82	-0.5%	-0.9%
Aug 2025	546	$18,752.24	-12.8%	$17,314.24	$1,438.00	7.7%	12.8%
Sep 2025	764	$25,085.49	+33.8%	$22,204.34	$2,881.15	11.5%	19.1%
Oct 2025	462	$15,481.61	-38.3%	$15,122.49	$359.12	2.3%	3.9%
Nov 2025	636	$20,978.27	+35.5%	$18,947.32	$2,030.95	9.7%	16.1%
Dec 2025	549	$17,478.70	-16.7%	$16,473.95	$1,004.75	5.7%	9.6%
Jan 2026	427	$13,138.35	-24.8%	$12,496.19	$642.16	4.9%	8.1%
Total	**7,667**	**$260,839.63**	**–**	**$242,154.13**	**$18,685.50**	**7.2%**	**11.9%**

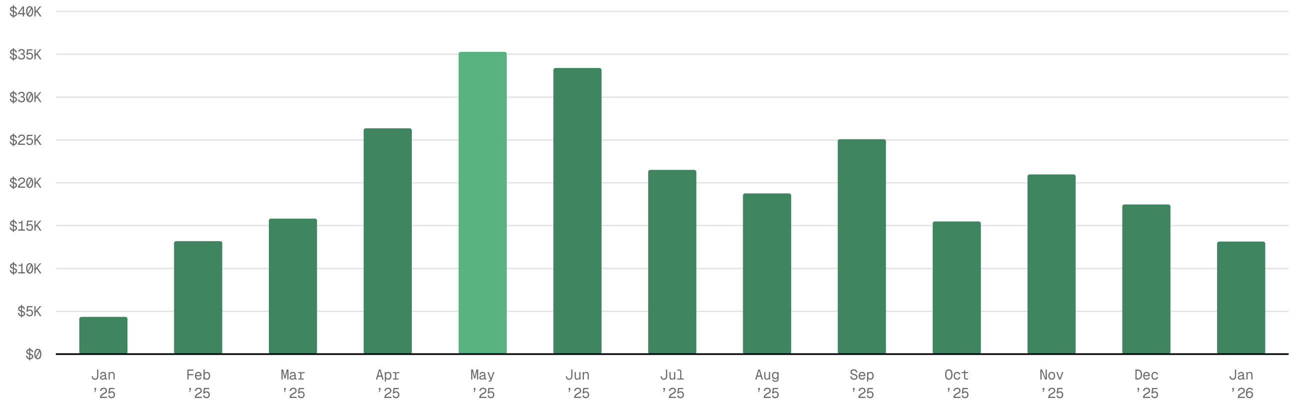
NOTES ON THE LEDGER

- Ramp — revenue went from $4,350.92 in Jan 2025 to $35,290.94 in May 2025, the fifth month of selling. The largest single move was Apr 2025 at +66.6% ($10,542 over the prior month).
- Post-peak — 6 of 13 months recorded negative MoM revenue change: Jun 2025 (-5.3%), Jul 2025 (-35.6%), Aug 2025 (-12.8%), Oct 2025 (-38.3%), Dec 2025 (-16.7%), Jan 2026 (-24.8%). The closing month, Jan 2026, was $13,138.35.
- Margin — net profit margin ran from a high of 13.8% in Jan 2025 down to -0.5% in Jul 2025, the one month of the period that did not cover its costs, blending to 7.16% across the 13 months. The first 6 months averaged 8.13% against 6.23% for the second 7.
- Returns — the return rate rose from 1.4% in Jan 2025 to 43.1% in Jan 2026, the highest month of the period, against a period rate of 26.0%. This is the primary drag on net margin and is quantified on page 6.

Trend analysis.

MONTHLY REVENUE, JAN 2025 - JAN 2026

USD, GROSS SALES REVENUE PER MONTH



Opened at **$4,350.92** in Jan 2025, reached **$35,290.94** in May 2025, and closed at **$13,138.35** in Jan 2026. The first 6 months produced $128,428 and the second 7 produced $132,412 (1.03×) — the shape is a fast ramp through mid-2025 followed by a step down to a $13,100–$25,100 band.

NET PROFIT MARGIN BY MONTH

NET PROFIT ÷ REVENUE, PERCENTAGE POINTS

Opened at **13.8%** on a small base of 70 orders, then compressed as volume scaled: **-0.5%** at the Jul 2025 low and **4.9%** in the closing month, blending to **7.16%** and **11.9%** ROI. Margin moved with the return rate rather than with volume — the weakest margin months are the highest-return months, which is what the cost structure on page 6 shows.

VOLUME AND PRICE POINT

Average order value fell from **$62.16** in the opening month to **$30.77** at the low, settling near $31–$36 for most of the period against a 13-month average of **$34.02**. Monthly order volume moved from 70 to a peak of 1,036 and closed at 427. Growth came from volume; the price point drifted down as the catalogue broadened.

Cost structure.

Two cost views. The recurring fixed cost stack below is the store's committed monthly spend. The waterfall beneath it itemizes every deduction the source records between gross sales revenue and net profit, and foots exactly 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 $8,319.87 across the 13 months reviewed. The seller subscription is $519.87 at the stated $39.99 rate; the source records only $158.04 of it.

The source records only $158.04 of this stack — part of the Amazon seller subscription, at roughly $12.16 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 $8,161.83 balance is deducted in this memo, which is why net profit is stated as $18,685.50 rather than the $26,847.33 the source shows. Against gross sales the stack is 4.87% of revenue in Jan 2026 and under 3% in 5 of 13 months — small as a ratio, but it is the difference between a 7.16% net margin and a 10.29% one, and in Jul 2025 it is the difference between profit and a loss.

DEDUCTIONS RECORDED IN THE SOURCE DATA

LINE ITEM	13-MONTH TOTAL
Refunded sales revenue	−$70,449.45
Cost of goods sold, net of returned COGS	−$102,481.52
Amazon referral fees, net of refunds	−$25,767.29
Outbound and return shipping, net of credits	−$35,895.17
Amazon CSBA fees	−$159.05
FBA storage and long-term storage	−$978.77
Seller subscription, as recorded in the export	−$158.04
SAFE-T reimbursements	+$5,698.33
Liquidations	+$0.57
Unallocated residual (see note)	−$3,801.91
Fixed cost stack, balance not in the export	−$8,161.83
Total deductions (page 4 Expenses)	**−$242,154.13**

Refunded sales revenue is the largest single deduction at $70,449.45, 27.0% of gross sales. Return-side costs compound it: outbound shipping already paid on returned orders is not recovered, return shipping is charged, and only part of the cost of goods comes back. The unallocated residual is the $3,801.91 difference between the source's own named cost columns, which sum to $30,649.24 of net profit, and the $26,847.33 its Net Profit column states. It runs at a constant 11.26% of the computed monthly figure in 10 of the 13 months and is shown here as a separate line rather than absorbed into another category.

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 data. Expenses are derived as Revenue minus Net profit for each month, so every row reconciles exactly. No estimates, interpolations, or projections have been used. The one adjustment made to the source is disclosed in Methodology and on page 6: the balance of the store's committed fixed monthly cost that the source does not record is deducted, so net profit is stated after the full cost of running the store.

AUTHENTICITY OF DATA

The figures presented are the real operating results of the store for January 1, 2025 through January 31, 2026, as recorded in the source data 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 a single 13-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: revenue peaked in May 2025 and the most recent months are materially below that peak. Outcomes vary with inventory, advertising, return rates, marketplace policy changes, capital availability, and the operator's own judgment.

NOT AN OFFER OR RECOMMENDATION

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2026-08-04

DATE

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