Sample Cash Leak Audit

Northwind Botanics is a fictional UK skincare store selling about £60,000 a month on Shopify. This is the 1-page summary format, expanded with the reasoning behind each finding.

Northwind Botanics
90 days to 8 Nov 2026 · GBP · Shopify, Meta Ads, Google Ads

• Sample, fictional store

Finding	Key number	Cash at stake
One product's refunds are climbing fast	14.1% refund rate	£1,100 a month
A discount code loses money on every order	£3.28 per order	£738 a month
Ad spend ran ahead of payouts	£5,070 short in one week	£5,070 in one week
Black Friday and the stock order collide	Low point £15,129	£15,000 due in one week
Cash is sitting in payouts	£5,626 in transit	£5,626 always in transit

Cash in the bank on 8 Nov: £23,629. Lowest point in the next 13 weeks: £15,129.

1 of 5 One product's refunds are climbing fast

Key number
14.1% refund rate

Cash at stake
£1,100 a month

Rosehip Night Oil refunds went from 5.0% to 14.1% in 12 weeks, against a 4.0% store average. Each refund also loses the shipping and the ad cost of the original order.

Fix: Read the last 30 refund reasons. If it's the dropper or leaking caps, contact the supplier this week and pause ads on this product until fixed.

2 of 5 A discount code loses money on every order

Key number

£3.28 per order

Cash at stake

£738 a month

GLOW25 takes 25% off gift sets, which already carry higher product cost. After product, fees, shipping and ad cost, its 312 orders lost £1,023 in 6 weeks.

Fix: End GLOW25. Replace it with a free-gift threshold (for example a mini cleanser over £45), which costs about £3 in product instead of £10 in discount.

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3 of 5 Ad spend ran ahead of payouts

Key number

£5,070 short in one week

Cash at stake

£5,070 in one week

In the week ending 25 Oct, ads were £9,400 while payouts were £8,007. Ads, shipping and fixed costs left that week £5,070 short, covered from the bank. The same week carried a £13,000 stock payment, so the balance fell from £33,022 to £14,952.

Fix: Set a weekly ad cap tied to last week's payouts (for example 45%), and only scale tests in weeks with no stock or VAT payment.

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4 of 5 Black Friday and the stock order collide

Key number

Low point £15,129

Cash at stake

£15,000 due in one week

Week 3 has the £15,000 stock payment and the highest ad spend of the quarter, while Black Friday payouts only land the week after. VAT of £7,800 follows two weeks later. That leaves £15,129, about 2 weeks of fixed costs and ads, at the busiest point of the year.

Fix: Ask the supplier for 30-day terms, or split the order 50/50 across weeks 3 and 6. Splitting it lifts the low point to about £22,000.

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5 of 5 Cash is sitting in payouts

Key number

£5,626 in transit

Cash at stake

£5,626 always in transit

With a 3-day payout delay, about three days of sales are always on their way to the bank. Cash planned on the sales figure overstates what you can spend today.

Fix: Plan spending on payouts received, not sales. Check your Shopify Payments payout schedule and move to the shortest one available for your account.

All names and figures belong to a fictional store and were made up to show the format. Reporting and analysis, not accounting, tax or investment advice.