

# Cash Flow Planning for E-commerce Seasonality: How to Prepare, Scale, and Survive: 25 Point Self-Audit

25 point operator self-audit • [modonix.com](https://modonix.com)  
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How to use: go through each section and check every box that applies. Tally your score at the end. Any unchecked box is a documented operational gap.

## Margin Reality Check

- 1 ☐ Does gross margin on peak volume cover fixed overhead after the rush ends?
- 2 ☐ Can you show a profitable income statement while cash reserves are falling?
- 3 ☐ Have you calculated overhead coverage separately from total revenue?
- 4 ☐ Does your P&L profit match actual bank balance growth this quarter?
- 5 ☐ Do you know your breakeven margin percentage before ad spend and fees?

## Cash Conversion Timing

- 6 ☐ Do you track days between AR invoice and actual cash receipt?
- 7 ☐ Do you know the exact gap between paying suppliers and getting paid?
- 8 ☐ Have you mapped the full cash cycle from PO deposit to payout deposit?
- 9 ☐ Do you pay a large upfront deposit before production starts each order?
- 10 ☐ Does your payout schedule align with when fixed bills are actually due?

## Peak Season Outflows

- 11 ☐ Have you separated inventory, ad spend, and discount costs into three lines?
- 12 ☐ Do you know total cash needed before the sales spike actually arrives?
- 13 ☐ Have you modeled ad budget increases against confirmed sale event dates?
- 14 ☐ Can you fund three simultaneous outflows without opening a credit line?
- 15 ☐ Do you know how many weeks of cash runway you hold entering peak season?

## Inventory Risk Control

- 16 ☐ Do you reconcile on-hand counts against listed available stock weekly?
- 17 ☐ Have you priced replacement stock at full retail plus rush shipping cost?
- 18 ☐ Do you know your stockout cost in lost ranking and buy box eligibility?
- 19 ☐ Have you set a liquidation plan before ordering peak season stock?
- 20 ☐ Do you know how much cash sits locked in unsold post-season inventory?

## Forecasting And Monitoring

- 21 ☐ Do you review pricing, KPIs, and projections monthly against results?
- 22 ☐ Do you separate fixed outflows from variable seasonal inflows in forecasts?
- 23 ☐ Have you built a cash forecast that accounts for buying power volatility?
- 24 ☐ Do you know your minimum cash reserve threshold before operations stall?
- 25 ☐ Do you revise cash projections when actual sales diverge from forecast?

## SCORING GUIDE

| Score    | Level           | What it means                                            |
|----------|-----------------|----------------------------------------------------------|
| 0 to 11  | <b>CRITICAL</b> | Structural failures are actively destroying margin       |
| 12 to 19 | <b>MODERATE</b> | Gaps in two or three areas that need immediate attention |
| 20 to 25 | <b>STRONG</b>   | Systems are solid, focus on optimization                 |

Book a free data audit at [modonix.com/service](https://modonix.com/service). We identify your top 3 margin leaks in one session. Written by Ahmed Abuswa, Modonix.com