

THE QUIET FAILURE PAPERS | 03 · BRIEFING PAPER

The Silent Revenue Leak

A diagnostic framework for institutions that appear healthy

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Published 6 November 2026

Executive summary

Revenue rarely disappears in a single dramatic event. It leaks through handoffs, approvals, pricing exceptions, unowned renewals, and reporting that arrives too late to act on. Each leak is small, so no one treats it as a problem. The leaks are also spread out, so no single department sees the whole picture.

This briefing sets out a diagnostic framework for finding revenue leaks in institutions that look healthy on paper. It identifies five common leak points, explains why standard reporting misses them, and provides a thirty-day scan that a leadership team can run without buying new software or hiring a consultant.

The aim is not to find fault. It is to find the places where value is being lost quietly enough to survive scrutiny.

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1. What a revenue leak is

A revenue leak is value that the institution earned or could have earned but did not capture, because of a gap in how work moves through the organisation.

It is different from a revenue decline. A decline is visible: sales fall, collections slow, a market changes. A leak is invisible in aggregate because the institution has no baseline for what should have happened. It only sees what did happen, and it looks normal.

Leaks also differ from fraud. Fraud involves intent. Leaks involve design. A slow approval, an unclear owner, or a report that arrives after the decision is not a crime. It is a structural gap that produces a predictable loss.

The diagnostic question is therefore not "who is responsible?" It is "where does value stop moving, and why?"

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2. Five places revenue leaks

Handoffs. Work passes from sales to operations, from programme to finance, from a partner to a delivery team. At each handoff, information can be dropped, delayed, or misunderstood. A client who is ready to buy can cool while waiting for an internal step that no one owns. The leak is the delay itself, and the business that quietly goes elsewhere.

Approvals. Every approval step adds time and uncertainty. When the approval rule is unclear, people escalate defensively or wait for a senior person to return. Deals stall. In some cases, the client is never told why. The institution records a lost opportunity without recording the internal cause.

Pricing exceptions. Exceptions are often reasonable. A long-standing client receives a discount, a strategic partner receives flexible terms, a difficult project receives a higher fee. The leak begins when exceptions are not recorded, not reviewed, and not compared across deals. The institution cannot tell whether its pricing discipline is holding or eroding.

Renewals and follow-up. New business receives attention because it is visible and rewarded. Renewals often do not. When no one owns the renewal calendar, the institution depends on the client to initiate. Some clients do. Many do not. The revenue is not lost in a negotiation. It is lost in the silence before one.

Reporting lag. A report that arrives after the decision has been made is not a report. It is a record. If leadership learns about a collection problem at month end, the month's decisions have already been taken without that knowledge. The leak is the cost of deciding blind.



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3. Why the numbers look healthy

Standard reports are built around what has been recorded, not around what should have been recorded. They answer the question "what happened?" They rarely answer "what should have happened, and why did it not?"

A pipeline report shows the deals that entered the pipeline. It does not show the enquiries that were never logged because the intake process has no owner. A finance report shows invoices raised. It does not show the work that was delivered but never invoiced because the approval trail was incomplete. A client satisfaction score shows the clients who responded. It does not show the clients who left without complaining.

This is not a reason to distrust reporting. It is a reason to ask better questions of it. The most useful diagnostic move is to compare the institution's reported performance with the performance implied by its own processes. Where the two diverge, a leak is likely.



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4. A thirty-day scan

The scan below is designed to be run by a small leadership team, without new tools. It takes thirty days because it requires observation, not just analysis.

Week one: map the value path. Take one core revenue stream and trace it from first contact to cash collected. Write down every handoff. For each handoff, name the owner and the information that must move. Mark the points where ownership is unclear or information is informal.

Week two: test the handoffs. For each marked handoff, ask the people involved what happens when the owner is unavailable. Ask how often work waits, and for how long. Ask what they do when the process breaks. The answers will reveal workarounds that have become the real process.

Week three: review exceptions. Collect the last quarter's pricing exceptions, approval overrides, and delayed renewals. Look for patterns. Are exceptions concentrated in one team, one client type, or one period? Is there a rule, or only a habit?

Week four: compare the story with the numbers. Bring the process map and the exception review to the finance and operations leads. Ask where the reported numbers would look different if the process worked as designed. Identify the three gaps with the largest estimated impact.

The output is not a full audit. It is a short list of leaks worth repairing, ranked by size and ease of fix.

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5. The repair order

Not every leak should be fixed at once. A repair order should consider three factors: the size of the loss, the speed at which it is growing, and the institution's capacity to change without creating a new failure.

Start with leaks that are large, growing, and structurally simple. A missing renewal owner is usually easier to fix than a pricing culture. A delayed approval threshold is easier to fix than a fragmented reporting system. Early wins build the credibility needed for harder repairs.

Avoid the temptation to solve a structural leak with a training session. Training can help people operate a process. It cannot supply a process that does not exist. Similarly, a new tool can make a good process faster. It cannot make an undefined process clear.

The repair should leave behind an owner, a rule, and a record. If those three things are not in place, the leak will return when attention moves elsewhere.

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6. What to expect

A thirty-day scan will not find every leak. It will find the ones that matter most, and it will give leadership a shared language for discussing them. That language is valuable in itself. Revenue leaks survive partly because they are hard to name in a meeting without sounding like an accusation.

The scan also produces a baseline. Once the institution knows what a healthy handoff looks like, it can measure drift. The next scan becomes faster and more precise. Diagnosis stops being a project and becomes a habit.

The most important outcome is not the recovered revenue. It is the change in how the institution sees itself. An organisation that can find its own leaks is less dependent on external reviews, and more capable of protecting what it has built.

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A note on method

The framework in this briefing is a practical method, and its examples are illustrations. It is not a research finding, and the scan has not been tested across a sample of organisations. Adapt it to your size, and treat what it finds as a list to check, not a measurement.

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Suggested citation

Nana Krobea Asante Sekyere. *The Silent Revenue Leak: A diagnostic framework for institutions that appear healthy.* The Quiet Failure Papers, 03. Accra: Nana Krobea Asante Sekyere, 2026.

The Quiet Failure Papers is an independent research series by Nana Krobea Asante Sekyere, based in Accra, Ghana. It publishes practical papers on how institutions fail quietly, and what leaders can do about it.

Also in this series: The Quiet Failure Report 2026 · Institutional Design and Individual Competence. More papers are planned.

Run a thirty-day scan that shows where your revenue leaks, with no new software.

The check takes a few minutes, needs no email, and shows you what to look at first. If it shows gaps, the next step is a 14-day readiness scan. If you would rather talk it through, write to me.

Take the business check: eyekrobea.com/checklist/business

Start a conversation

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