NAVIGATE INSIGHTS • NO. 04 • NOVEMBER 2026

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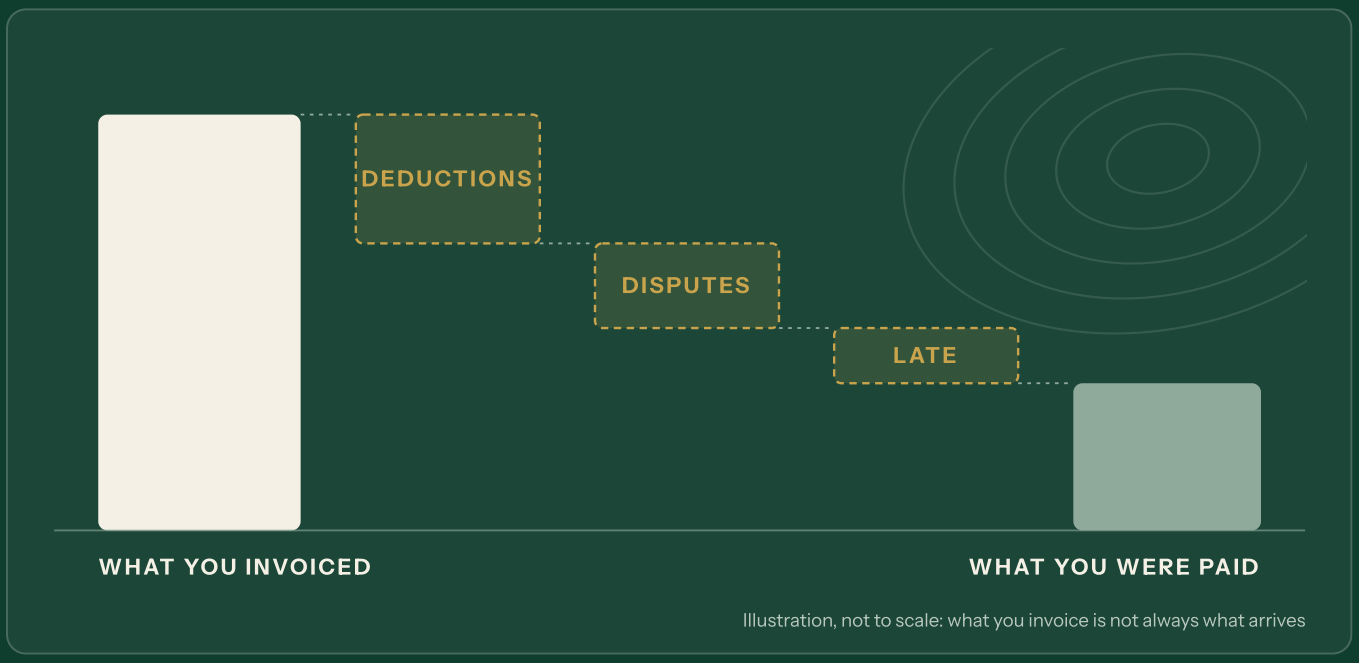
The money between agreed and paid

More suppliers reported problems with the big grocers this year, and the most common were about money: invoice errors, forecast costs and late payment. This guide shows where the money goes and how to get it back.



Illustration, not to scale: what you invoice is not always what arrives

1 in 5

suppliers say the big grocers are slow to put invoice errors right, the most common complaint in 2026.

Groceries Code Adjudicator survey, April 2026

INSIDE

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Where the money gets stuck

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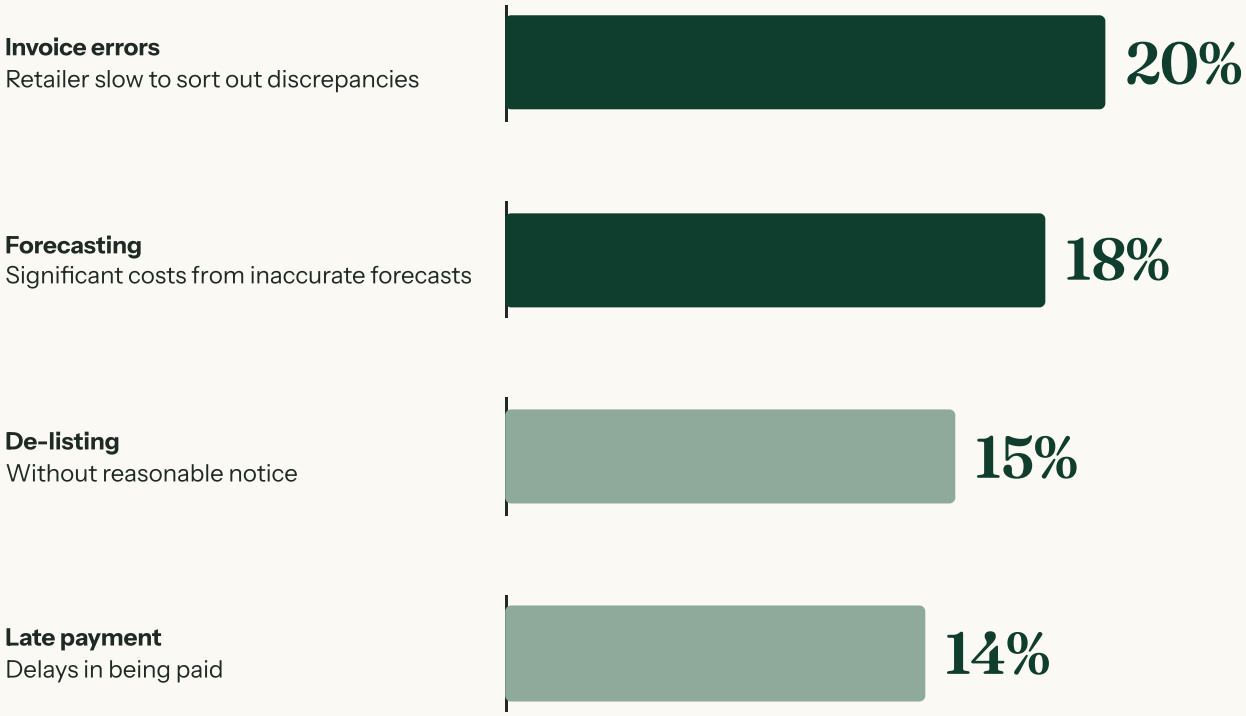
Every year the Groceries Code Adjudicator asks suppliers how the 14 largest grocers treat them. In 2026 more suppliers reported problems, and the most common were about money.

SHARE OF SUPPLIERS REPORTING EACH ISSUE

GCA, PUBLISHED 16 APR 2026



Suppliers to the 14 retailers covered by the Groceries Supply Code of Practice. Four most common issues shown.

32%

of suppliers had at least one Code issue in the last year, up from 30%

GCA survey, April 2026

2,600+

suppliers answered the regulator's 2026 survey

Groceries Code Adjudicator

69%

the lowest compliance score suppliers gave a retailer. The highest was 98%

GCA survey, April 2026

> **If you cannot show what was agreed, you cannot get it back.**

More than half of suppliers reported no issues at all. The problems are real, but they are not everywhere, which is why your own records matter.

From agreed to paid

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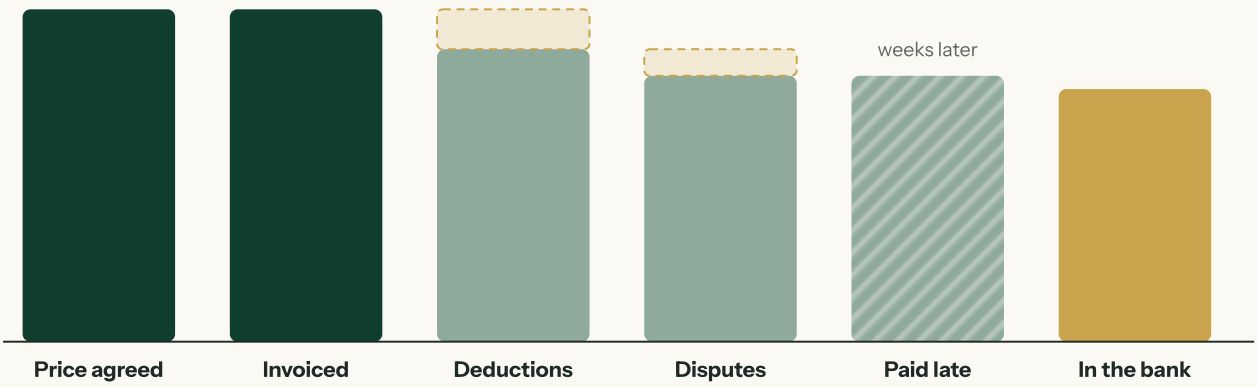
The deal your sales team agreed is not always the money that arrives. The difference turns up months later as lines on a remittance, often with a code nobody recognises.

HOW AN AGREED PRICE SHRINKS ON ITS WAY TO THE BANK



Illustration, not to scale. The size of each step differs from business to business.

WHERE IT GOES

1. **Price not updated**
   You invoice at the new agreed price; the retailer's system still pays the old one. The difference comes back as a short payment.

2. **Promotion claims**
   Funding taken off later, sometimes more than agreed, or for promotions that ran longer than planned.

3. **Shortage and quality claims**
   Deliveries marked short or rejected. Some are right; some are a missed scan or a damaged pallet that was not yours.

4. **Forecast errors**
   You produced to the retailer's forecast, it ordered less, and you were left with stock or waste.

5. **Paid late**
   Money you have earned, sitting in someone else's bank. It costs you in interest or overdraft.

WHY IT GETS MISSED

The person who agreed the deal is rarely the person who checks the cash.

Sales moves on to the next negotiation. Finance sees a total paid, not the deal behind it. Each deduction is small, so nobody chases it.

YOUR RIGHTS

What the Code says

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The Groceries Supply Code of Practice applies to the 14 largest grocers. It gives suppliers clear protections. They only help if you can show what was agreed.

Pay on time

Retailers must pay your invoices within the agreed terms and in any case within a reasonable time.

No changes afterwards

They cannot change the terms of a supply agreement backwards, and need reasonable notice for any change the agreement allows.

Forecast errors

If you produced to a retailer's forecast and it got that forecast wrong without good reason, the Code says it should compensate you.

Waste and shrinkage

They cannot charge you for stock lost in their stores, and can charge for waste only if the agreement says so or it was your fault.

De-listing

Only for genuine commercial reasons, with reasonable notice, and you can ask for a senior buyer to review the decision.

Promotions

Reasonable notice of promotions, and no being asked to fund them in ways that were not agreed.

Your contract and your remittances are the evidence.

Without a written basis for each deduction, the Code cannot help you.

WHO TO TALK TO

Your buyer first. Then the retailer's Code Compliance Officer, which each of the 14 must have. Then the Adjudicator, who can keep your name confidential.

A plain summary, not legal advice. The full Code is on gov.uk: Groceries (Supply Chain Practices) Market Investigation Order 2009, Schedule 1.

WHAT TO DO

Get back what you are owed

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THIS MONTH: FIVE ACTIONS

1 Pull a year of remittances

From each major customer. List every deduction, short payment and claim, with its date and code.

2 Match each one to an agreement

Is there a written basis: a promotion plan, a price letter, a signed delivery note? If not, flag it.

3 Put a number on it

Total the unmatched deductions and how old they are. This is the figure to take to the board.

4 Start a monthly review

Sales and finance in the same room, one hour, the same report each month, with owners for each item.

5 Raise it, politely and in writing

With the buyer first, then the Code Compliance Officer. Keep the evidence together.

Deductions log

Seven columns that make every deduction traceable.

- [ ] Date and customer
- [ ] Amount and remittance reference
- [ ] Reason code, in plain words
- [ ] The agreement it relates to, or none
- [ ] Who owns it
- [ ] Status: accepted, disputed, recovered
- [ ] Amount recovered

START SMALL

One customer, one quarter. It shows quickly whether there is money worth chasing.

This is margin you have already earned.

Getting it back needs no new customers, no price rise and no extra production: only a check of what you were paid against what you agreed.

SOURCES (opened 20 November 2026): Groceries Code Adjudicator, High Code compliance maintained as some supplier issues increase, 16 Apr 2026 (gov.uk); Groceries Supply Code of Practice, Groceries (Supply Chain Practices) Market Investigation Order 2009 (gov.uk). Contains public sector information licensed under the Open Government Licence v3.0.

GET IN TOUCH

Talk to us. The first call is free.

Tom Baker and Amanda Wright founded Navigate in 2026 to help food and drink businesses improve, grow and succeed, using what they learned in 50 years of running them. If this guide sounds like your business, book a call.

FIRST CALL, FREE

An hour on Teams about your pressures and plans. We will tell you plainly whether we can help.

AN HONEST VIEW

Whether we can help, or more scoping, still free, if it isn't clear yet. We work from the data you already have.

THE WAY THAT FITS

Fixed fee, shared savings or a monthly retainer: we agree the way of working that suits you best.

Amanda Wright

CO-FOUNDER & COO

Hands-on food and drink director with 25 years across procurement, supply chain and operations, most recently at board level, managing up to £300m of direct spend.

Tom Baker

CO-FOUNDER & CFO

Board-level finance and strategy director with 25 years in food and drink. Turnarounds, acquisitions and investments delivered across the UK and Ireland, Asia, Africa and the Middle East.

WHAT YOU CAN EXPECT

- You work directly with both of us, with no hand-offs or junior teams.
- Actions your team can own, not a report that sits on a shelf.
- We tell you what we find, including what you may not want to hear.

Our success is linked to yours.

hello@navigateconsultancy.co.uk

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