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E-Commerce Business Plan Template

For an online store, a marketplace seller, a social seller or a drop shipper

Business name: [ ]

Owner(s): [ ]

Where you sell (store, marketplaces, social): [ ]

Contact: [ ]

Plan date: [ ]

Version: [ ]

Prepared for: [ ]

Template version 1.0, October 2026, by Let's Talk Business Plans. The official pages quoted in this template were read when this version was built.

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How to use this template

- Replace every [bracketed field]. Delete the grey guidance and every shaded box before you send the plan.
- Fill in the worksheets in section 5 first: profit per order (5.3), fulfillment (5.4), inventory and cash (5.5) and the sales tax checklist (5.6). They give you the numbers the other sections ask for.
- Build the full projections in the free Excel workbook, then copy the summary figures into section 8: letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. It takes your orders per month as its units and your average order value as its price (section 5.3 shows where each number goes).
- The SBA says you don't have to stick to the exact outline: use the sections that make the most sense for your business (SBA: Write your business plan).

Known limitations of this template

- No built-in calculations: Word has none. The arithmetic is laid out for you; the Excel workbook does the full model.
- The Excel workbook does not model inventory timing or reorders (its Sources & Notes tab says inventory stays at its opening value), so the inventory and cash worksheet in section 5.5 is done by hand.
- No platform fees, return rates, conversion rates or ad costs. Every number shown is a labelled example; take fees from each platform's current fee page and the rest from your own data.
- No sales tax thresholds, rates or rules for any state. Check with each state's revenue department.
- One general file for many channels: an Amazon-only or Shopify-only seller skips the rows that do not apply.
- The SBA asks for five years of projections with balance sheets, cash flow statements and capital expenditure budgets (SBA). This file holds summary tables only; the projections are built in the Excel workbook, which has no capital expenditure budget. This file does not cover everything the SBA lists.
- Checked in LibreOffice only. It has not been opened in Word.
- Not legal, tax, accounting or lending advice.

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One-page summary

Fill this in last, from the sections that follow. Keep it to one page.

Item	Your answer
What the business sells (section 5.1)	[ ]
Sales channels (section 5.2)	[ ]
Fulfillment model (section 5.4)	[ ]
Average order value (section 5.3, line a)	[$]
Contribution per order (section 5.3, line j)	[$]
Break-even orders per month (section 5.3, line l)	[ ]
Cash for the first stock order (section 5.5, line d)	[$]
Funding request, if any (section 7)	[$] for [uses]
Year 1 sales and net income (section 8.2)	[$] / [$]

1. Executive summary

How to fill this in (delete before sending)
Write this section last, in one page. Say what you sell, to whom, where, and why it will work.
The SBA describes it as: “Briefly tell your reader what your company is and why it will be successful.” (SBA)
Questions to answer in this section:

- What do you sell, and to whom?
- On which channels, and how do orders reach the customer?
- What does each order leave you after all costs per order, and how many orders a month cover your fixed costs?
- How much funding do you need, and what will it pay for?

- What the business sells: [products] to [customers], on [channels].
- Average order value: [$]. Contribution per order: [$]. Break-even: [number] orders a month (section 5.3).
- Fulfillment: [self-fulfill / warehouse / marketplace fulfillment / drop shipping / print on demand] (section 5.4).
- Cash for the first stock order: [$] (section 5.5).
- Funding request: [$] for [uses] (section 7), or: no funding requested.
- Year 1: sales [$], net income [$] (section 8.2).

2. Company description

How to fill this in (delete before sending)
Give the facts a reader checks first: who owns the business, its legal form, where it operates from and since when.
List the registrations and permits you hold or have applied for here; keep the detail in section 5.6.
Questions to answer in this section:

- What problem does your product solve, and for whom?
- Where do you work from: home, a unit, a warehouse?

Legal name and structure: [sole proprietor / LLC / corporation / partnership]. Owners: [name, % owned].

Start date: [month, year]. Operates from: [home / unit / warehouse, city and state].

The problem the product solves, and for whom: [ ].

Registrations and permits held or applied for: [list] (details in section 5.6).

3. Market analysis

How to fill this in (delete before sending)
Describe your customers from your own research: searches, marketplace listings, customer conversations, pre-orders. Say where each number comes from.

For the size of online retail as a whole, start from the U.S. Census Bureau's Quarterly Retail E-Commerce Sales report (census.gov/retail/ecommerce.html). Quote the latest release and its date; the Census Bureau revises its figures.

Do not use other market-size or growth figures unless you can link a primary source for each one.

Questions to answer in this section:

- Who buys this product, and where do they shop for it?
- Which sellers offer something similar, at what price, and how do you know?

Target customers: [who they are; where they shop; how you counted them].

Demand evidence: [pre-orders, sign-ups, test sales, search data you collected].

Competing product or seller	Where it sells	Price you found, and the date	How yours differs
[ ]	[ ]	[$, source and date]	[ ]
[ ]	[ ]	[$, source and date]	[ ]
[ ]	[ ]	[$, source and date]	[ ]

The competitors and prices above are your own research. Record where and when you saw each price.

4. Organization and management

How to fill this in (delete before sending)
Show who sources the products, who markets them, who packs and ships, and who answers customers. In a small online business that is often one person; say so.

List the outside providers you use or plan to use: a warehouse, an agency, a bookkeeper.

Questions to answer in this section:

- Who runs the business, and what have they done before?
- Which jobs go to outside providers?

Person, role or provider	Sourcing / marketing / shipping / customer service	Hours a week or terms	Experience
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]

Advisers: [accountant], [insurance agent], [attorney], [mentor].

5. Service or product line

How to fill this in (delete before sending)
Describe what you sell and where it comes from. Then fill in the six worksheets: products and sourcing (5.1), sales channels (5.2), profit per order (5.3), fulfillment (5.4), inventory and cash (5.5) and the sales tax and compliance checklist (5.6).

Questions to answer in this section:

- What exactly does a customer receive?
- Who makes it, and how long does a new batch take?

5.1 Products and sourcing

Landed cost per unit = unit cost + inbound freight + duties, per unit. Use your supplier's written quote.

Product	Supplier	Unit cost	Minimum order	Lead time	Landed cost per unit	Notes
[ ]	[ ]	[$]	[units]	[weeks]	[$]	[ ]
[ ]	[ ]	[$]	[units]	[weeks]	[$]	[ ]
[ ]	[ ]	[$]	[units]	[weeks]	[$]	[ ]
[ ]	[ ]	[$]	[units]	[weeks]	[$]	[ ]

5.2 Sales channels

The SBA asks you to "List the sales methods you'll use, like retail, wholesale, or your own online store." (SBA: Manage your business). Fill in one row per channel from that channel's own pages: its current fee page, its seller terms and its payout terms. This template gives no fees. Write down the date you read each page.

Channel	What you pay	Who owns the customer data	Who ships	Who collects sales tax	Payout timing	Your notes
Marketplace (for example, Amazon)	[selling, listing and payment fees: from the marketplace's current fee page]	[ ]	[you / the marketplace / a warehouse]	[check with your state and the marketplace]	[check the marketplace's terms]	[ ]
Own store on a hosted platform (for example, Shopify)	[plan, app and payment fees: from the platform's current fee page]	[ ]	[you / a warehouse / a supplier]	[check with your state and the platform]	[check the platform's terms]	[ ]
Social selling	[fees: from the platform's current fee page]	[ ]	[ ]	[check with your state and the platform]	[check the platform's terms]	[ ]
Wholesale to other stores	[the buyer's terms: discounts, payment terms]	[ ]	[ ]	[check with your state]	[the buyer's payment terms]	[ ]
Other	[from the channel's current fee page]	[ ]	[ ]	[check with your state]	[ ]	[ ]

Online payments: the SBA says "You'll pay fees to in order to accept payments online, just like accepting credit cards in a physical location." (SBA: Manage your business). Put those fees in line f of section 5.3.

5.3 Profit per order

Work down from what a customer pays to what one order leaves you. Contribution per order is in dollars. Fill in the Yours column; the example column is a hypothetical online store with made-up numbers, not any platform's fees or anyone's results.

Line	Worksheet	Example — replace with your numbers	Yours
a	Average order value (after discounts)	$50.00 (2 items × $25.00)	[$]
b	Landed product cost per order (landed cost per unit × items per order)	$15.00 (2 × ($6.50 + $1.00))	[$]
c	Packaging	$1.00	[$]
d	Pick, pack and fulfillment	$3.00	[$]
e	Outbound shipping you pay	$6.00	[$]
f	Platform, marketplace and payment fees per order (from your platform's current fee page)	$5.00 (example input, not any platform's rate)	[$] from your platform's current fee page
g	Returns allowance (your return rate × your cost of a return)	$1.00 (5% of orders × $20.00)	[$]
h	**Contribution before ad cost = a − b − c − d − e − f − g**	**$19.00**	**[$]**
i	Ad cost per order = ad spend ÷ orders	$10.00 ($1,500 ÷ 150 orders a month)	[$]
j	**Contribution per order = h − i**	**$9.00**	**[$]**
k	Fixed costs per month (rent, software, wages, insurance)	$1,800	[$]
l	**Break-even orders per month = k ÷ j**	**200 (the example sells 150 orders a month: below break-even)**	**[ ]**

The break-even method is the SBA's: "Fixed Costs ÷ (Price − Variable Costs) = Break-Even Point in Units" (SBA: Plan your business). Here one order is the unit: price is line a and the variable costs are lines b to g and i, so break-even orders = fixed costs ÷ contribution per order.

Read the example: before ads each order leaves money; after ads it leaves much less, and the store needs more orders than it sells to cover its fixed costs. That is the point of this worksheet: it shows which line to work on.

Carry these numbers into the free Excel workbook

- The workbook (letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download) works in units and price. For an online store, enter orders per month as its units and your average order value as its price. Enter the costs per order as a % of the average order value, in the fields named below (Assumptions tab).
- The workbook applies its fees % and marketing % to all sales. If your channels have very different fees, use a weighted figure across channels and say so in section 8.

Workbook field (Assumptions tab)	What to enter	Example — replace with your numbers
Units or customers per month (full volume, Year 1)	Orders per month	150 orders
Price per unit (Year 1)	Average order value (line a)	$50.00
Direct cost, % of this line's sales	(b + c + d + e + g) ÷ a	($15.00 + $1.00 + $3.00 + $6.00 + $1.00) ÷ $50.00 = 52%
Card and payment processing fees, % of sales (or Other variable costs, % of sales)	f ÷ a	$5.00 ÷ $50.00 = 10%
Marketing — % of sales	i ÷ a	$10.00 ÷ $50.00 = 20%
Check: what is left for fixed costs and profit	j ÷ a	100% − 52% − 10% − 20% = 18% = $9.00 ÷ $50.00
Initial inventory (Assumptions section 6)	Cash for the first stock order (section 5.5, line d)	$7,500

5.4 Fulfillment model

Pick the model, or the mix, you will use. Get each provider's quote in writing; this template gives no fees. Mark your choice in the last column.

Model	What you control	What you pay per order (cost types)	Stock you hold	Cash tied up	What can go wrong	Your choice
Self-fulfill	Packing, packaging, speed	Packaging, postage, your time, storage space	All of it, where you work	All stock is bought before it sells	Your hours limit how many orders you can ship	[ ]
Third-party warehouse	The rules you set with the warehouse	Receiving, storage, pick and pack, shipping: from the warehouse's quote	All of it, at the warehouse	Stock plus warehouse charges	Picking errors, contract minimums	[ ]
Marketplace fulfillment	Little: the marketplace's rules apply	Fulfillment and storage fees: from the marketplace's current fee page	Stock in the marketplace's warehouse	Stock plus inbound shipping	Rule or fee changes; stock stuck if the account is suspended	[ ]
Drop shipping	Little: the supplier holds the stock and ships	The supplier's price per item and its shipping charge	None	Little stock cash; ads and the store still cost money	The supplier's quality, stock levels and shipping times become your promise	[ ]
Print on demand	The design; the printer makes and ships each item	The printer's price per item and its shipping charge	None	Little stock cash	Print quality and production times	[ ]

Drop shipping: what changes

- There is no stock to buy, so the cash for a first stock order (section 5.5) is close to zero.
- The supplier's quality, stock levels and shipping times become the promise you make to your customer.
- Check the supplier's terms: returns, damaged items, who pays for a lost parcel, and how fast it ships.
- Check your shipping statements: under the FTC's rule for mail and internet orders, if you state a shipping time you need a reasonable basis to expect to meet it (16 CFR 435.2; see section 5.6).

5.5 Inventory and cash

Work out how much cash goes into stock before you sell it, and when the next order has to be paid for. The SBA lists inventory among startup expenses (SBA: Plan your business).

Line	Worksheet	Yours	Example — replace with your numbers
a	Units sold per month (orders per month × items per order)	[ ]	300 (150 orders × 2 items)
b	Supplier minimum order (units)	[ ]	1,000
c	Landed cost per unit (from 5.1)	[$]	$7.50 ($6.50 + $1.00)
d	Cash for the first order = b × c	[$]	$7,500
e	Months of stock on hand = b ÷ a	[ ]	3.3
f	Lead time, in months (order to stock ready to sell)	[ ]	1.5
g	Units sold during the lead time = f × a	[ ]	450
h	Safety stock (units)	[ ]	150
i	Reorder point = g + h (units left when you reorder)	[ ]	600
j	Months until you reorder = (b − i) ÷ a	[ ]	about 1.3
k	Cash for the second order = b × c, due when you reorder (line j), unless the supplier gives you payment terms	[$]	$7,500

Note: Our Excel workbook keeps inventory at its opening value (Sources & Notes). Enter the first order as Initial inventory and hold the second order's cash in the working-capital reserve.

5.6 Sales tax, permits and compliance checklist

Fill in one row per item. This template states no threshold, rate or rule for any state: the answer depends on what you sell and where your customers are. The SBA says "Tax laws vary by location and business structure, so you'll need to check with state and local governments to know your business' tax obligations." (SBA: Manage your business).

Item	Applies to me?	Who issues / where to check	Status	Date	Notes
Business registration	[Y/N]	SBA: licenses and permits; your Secretary of State. Check your state.	[ ]	[ ]	[ ]
Federal EIN	[Y/N]	IRS: Get an EIN (the IRS says it is free). A state tax ID is separate. Check your state.	[ ]	[ ]	[ ]
State tax ID or seller's permit	[Y/N]	SBA: state tax ID; your state's Department of Revenue (IRS: state government websites). Check your state.	[ ]	[ ]	[ ]
Where you must collect sales tax	[Y/N]	Each state where you sell: its revenue department (IRS: state government websites). See the note below. Check your state.	[ ]	[ ]	[ ]
Whether a marketplace collects sales tax for you	[Y/N]	The marketplace's seller terms and the state's revenue department. Check your state.	[ ]	[ ]	[ ]
Sales tax on shipping charges	[Y/N]	The state's revenue department. Check your state.	[ ]	[ ]	[ ]
State and local business license	[Y/N]	SBA: licenses and permits (it lists retail among activities commonly regulated at the local level); your county and city. Check your state.	[ ]	[ ]	[ ]

Item	Applies to me?	Who issues / where to check	Status	Date	Notes
Product rules for what you sell	[Y/N]	SBA: federal licenses lists some activities that need one; check the agency for your product. Check your state.	[ ]	[ ]	[ ]
Import duties, if you import	[Y/N]	U.S. Customs and Border Protection. Check your state.	[ ]	[ ]	[ ]
General liability insurance	[Y/N]	SBA: business insurance (described for "Any business"). Check your state.	[ ]	[ ]	[ ]
Product liability insurance	[Y/N]	SBA: business insurance (described for businesses that "manufacture, wholesale, distribute, and retail a product"). Check your state.	[ ]	[ ]	[ ]
Form 1099-K records	[Y/N]	Platforms and payment processors report your payments to the IRS on Form 1099-K; check the IRS page for the current threshold (IRS: Understanding your Form 1099-K). Check your state.	[ ]	[ ]	[ ]
Records of purchases and sales	[Y/N]	IRS: Recordkeeping. Check your state.	[ ]	[ ]	[ ]
Shipping-time statements and delays	[Y/N]	The FTC's rule for mail and internet orders (16 CFR 435); see the note below. Check your state.	[ ]	[ ]	[ ]
Returns and refund policy, written down	[Y/N]	Your own policy, shown before the customer orders. Check your state.	[ ]	[ ]	[ ]

Sales tax across states: in South Dakota v. Wayfair, Inc., the U.S. Supreme Court overruled the physical-presence rule and found South Dakota's law sufficient. It set no national threshold. Each state sets its own rules: check with the revenue department of each state where you sell. The SBA says "Income tax, sales tax, property tax, and corporate taxes can vary significantly from place to place." (SBA: Launch your business).

Shipping times: under the FTC's Mail, Internet, or Telephone Order Merchandise Rule (16 CFR 435.2), ship within the time you state; if you state none, within 30 days (50 days if the buyer applies for credit with you), and have a reasonable basis to expect to ship in that time. If you can't ship in time, offer the buyer the choice to agree to the delay or to cancel for a prompt refund. Check the FTC's rules for mail and internet orders.

Not tax or legal advice. Check with each state, the IRS, or a qualified professional.

6. Marketing and sales

How to fill this in (delete before sending)
Describe how customers find you, how a visit becomes an order, and how you bring customers back.

Ad cost per order feeds line i of section 5.3. Use your own test results; this template gives no conversion rates or ad costs.

Questions to answer in this section:

- How will your first customers find you?
- What does an order cost you in ads, from your own tests?
- Why would a customer buy again?

- How customers find the store: [search / social / marketplace listings / email / creators / wholesale buyers].

- Ad spend per month: [$]. Orders per month: [ ]. Ad cost per order: [$] (section 5.3, line i).
- Repeat purchases: [your own assumption, and what it is based on].
- Customer value check: what a customer brings you over time should be comfortably higher than what it costs to win them. Your figures: [$] and [$].

Channel	Share of budget (Example — replace with your numbers)	Yours
Paid social	40%	[%]
Search ads	20%	[%]
Email	20%	[%]
Creators and influencers	20%	[%]

7. Funding request

How to fill this in (delete before sending)
The SBA asks you to explain "how much funding you'll need over the next five years and what you'll use it for" (SBA).

Skip this section if you are not asking for money. Make the amount match section 8.1.

Questions to answer in this section:

- How much do you need, and is it debt or equity?
- What will each dollar buy?
- How will it be repaid from the business's cash flow?

- Amount requested: [$], as [a loan / a line of credit / equity], over [term].
- Use of funds: first stock order [$], packaging [$], website [$], launch ads [$], working-capital reserve [$] (Excel: Startup & Funding tab).
- Owner equity: [$].
- Repayment: monthly payment [$] (Excel: Loan tab). Ask your lender what it requires.

8. Financial projections

How to fill this in (delete before sending)
The SBA asks for "a prospective financial outlook for the next five years", with income statements, balance sheets, cash flow statements and capital expenditure budgets, and quarterly or monthly projections for the first year (SBA).

Build the numbers in the free Excel workbook (60 months, rolled up to 5 years): letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. Copy the summary figures below and attach the printouts (section 10).

This file holds summary tables only. It has no capital expenditure budget.

Questions to answer in this section:

- Do the projections match the funding request?
- What has to be true for these numbers to happen?

8.1 Startup costs and funding (sources and uses)

From the Excel workbook, Startup & Funding tab

Uses of funds	Amount	Sources of funds	Amount
Initial inventory (section 5.5, line d)	[$]	Loan	[$]
Computers and software	[$]	Owner equity	[$]
Licenses and permits	[$]	Investor equity	[$]
Legal and professional fees	[$]		
Pre-opening marketing	[$]		
Other startup costs (packaging, website)	[$]		
Working-capital reserve (incl. the second stock order)	[$]		
Total uses	**[$]**	**Total sources**	**[$]**

8.2 Profit and loss summary, Years 1 to 5

From the Excel workbook, P&L tab (annual columns)

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Sales	[$]	[$]	[$]	[$]	[$]
Direct costs	[$]	[$]	[$]	[$]	[$]
Gross profit	[$]	[$]	[$]	[$]	[$]
Payroll	[$]	[$]	[$]	[$]	[$]
Operating expenses	[$]	[$]	[$]	[$]	[$]
EBITDA	[$]	[$]	[$]	[$]	[$]
Net income	[$]	[$]	[$]	[$]	[$]

8.3 Cash, break-even and the loan

From the Excel workbook, Cash Flow and Loan tabs

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Ending cash	[$]	[$]	[$]	[$]	[$]
Lowest month-end cash (and month)	[$] ([month])	[$] ([month])	[$] ([month])	[$] ([month])	[$] ([month])
Annual debt service	[$]	[$]	[$]	[$]	[$]

Break-even sales per month (Excel: Break-Even tab): [$]. Break-even orders per month (section 5.3, line l): [ ].

8.4 Balance sheet

The balance sheet at each year-end (total assets, liabilities and equity) is on the Excel workbook's Balance Sheet tab. Copy the five year-end columns here or attach the printout in section 10: [ ].

Main assumptions: [orders per month, average order value, costs per order, fees, ad spend, stock orders, fixed costs, loan terms].

9. Risks and what you'll do

How to fill this in (delete before sending)
For each risk, change the matching input in the worksheets or the Excel workbook and note what happens to contribution per order and to cash. Then write what you would do. No probabilities needed.

Questions to answer in this section:

- Which single change would hurt most, and how long could you cover the bills?

Risk	What to change	Effect on contribution or cash	Your plan (reserve or action)
A platform changes its fees or rules	Line f in 5.3; the fees % in the workbook	[ ]	[ ]
A selling account is suspended	Remove that channel's orders for the months it is down	[ ]	[ ]
A supplier is late or ships short	Lead time and safety stock in 5.5	[ ]	[ ]
Returns rise	Line g in 5.3	[ ]	[ ]
Ad costs rise	Line i in 5.3; the marketing % in the workbook	[ ]	[ ]
A stock-out or overstock	Units sold and the reorder point in 5.5	[ ]	[ ]
A state tax notice	Add the tax, interest and advice costs to operating expenses	[ ]	[ ]

10. Appendix checklist

This appendix is our addition, not one of the SBA's sections. Attach what your reader asks for and tick it.

☐ Supplier quotes (unit cost, minimum order, lead time, freight)

☐ Fee-page printouts for each channel and fulfillment provider, with the date you read them

☐ Permits and tax registrations

☐ Insurance certificates

☐ Your returns and refund policy and your shipping-time statements

☐ Excel workbook printouts: P&L, Cash Flow, Balance Sheet, Break-Even

☐ Resumes of the owners and key staff

Sources for the rules quoted in this template: SBA (Plan your business; Launch your business; Manage your business) and IRS pages, linked in each section; the Supreme Court's opinion in South Dakota v. Wayfair, Inc.; the FTC's rule at 16 CFR 435. Read when this version was built (title page).