Ecommerce Business Plan Template and Operations Starter Kit

A working kit for independent online sellers. It prices three product categories by the order, builds the open-to-buy that keeps the warehouse stocked without eating the peak-season cash, counts shrink at cost, finds operating and cash break-even, and scores the plan on six pass-or-fail tests.

ECOMMERCE SELLERS
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PAGE 2

Start here

An online seller can show a decent blend and still run out of cash in the month that sets the sales record. Stock is bought and paid for before the parcel sells, postage and card fees are charged on every order, and a marketplace takes its commission off the top. This kit makes you write the category order values, the buying budget and the count down, then tests whether the cash holds through a year that peaks in December.

WHAT IS INSIDE

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HOW TO USE IT

1. Build sales by category on page 6 and the business's costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Racking and equipment quotes, lease terms and the stock you can afford change before opening, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists daily and the weekly review each week. Run the buying budget on page 9 before the purchase order goes in, and count the stock on page 10 at the interval you set.

HOW THIS KIT WAS BUILT

- **AI tools helped create this kit.** Example figures are illustrative, not benchmarks.
- **The owner question** on page 3 is one of the ecommerce seller questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **Investigation questions** on page 14 come from the same published questions, drafted by AI models from World Consulting Group desk research and challenged by a second AI model. The founder-dependency question is a World Consulting Group working question added to them. Not one of these came out of field measurement, so each stays a hypothesis.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, product safety, shipping or financial advice. Lease terms, insurance, product safety and shipping rules vary by location; each area is a review with a qualified professional. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

The lender's first question is whether the business can fund the peak-season buy before the peak-season sales land. Work through each prompt in your own words on a fresh sheet, and carry the arithmetic forward from the later pages.

1. Executive summary (draft it last)

Set out the concept, the warehouse site, the category plan and the money needed, from fit-out through opening stock. Then state which month the page 6 forecast first covers cash break-even (page 8), and quote the page 4 verdict.

2. Concept, customer and category

Who buys once at full price, and who comes back for the repeat order? Separate the household restocking a consumable from the customer buying one appliance. Your order history will say which one pays the fixed costs and how many items sit in an average order. Each order is counted once, in the category that carries the largest share of its value, so a mixed basket appears where most of its money sits.

3. Site, racking and shipping hours

Write down the warehouse, the racking, the pick faces and the returns bench, then the categories you intend to carry and how much racking each one takes. Be explicit about which category covers the fixed costs and which one brings the repeat order. Itemise every charge the warehouse lease puts on top of base rent, and the carrier cutoff that decides whether today's orders leave the building.

4. Categories and order value

Take each category's key items off your supplier invoices, not a rival's listing, and set landed cost beside retail price. Work out the margin each category must hold and the turns it must earn, because an order can price well and still lose money after postage and marketplace commission. Page 13 then shows what a 4 percent shift in price does to break-even.

CATEGORY	LANDED COST	RETAIL PRICE	LANDED COST AS % OF PRICE

> *Owner question: Why does a month that sets a sales record leave less cash in the bank than the month before it, and which of the three categories is paying for the stock that made the record.*
>
> The buy behind a record month was paid weeks before the sales landed. November and December stock is ordered in September and settled in October, so the cash leaves weeks before the parcels ship. The category holding the largest share of stock by value is the one funding that timing, and the answer is in the gap between the buying budget on page 9 and the cash forecast on page 11, not in the sales line. If the open-to-buy turns negative in the month before the peak, the plan is over-bought at the worst moment. Assortment runs off the page 9 buying budget, and page 13 tests a suspension.

PAGE 4

Business plan, part two

5. Operations

Describe how stock moves from the inbound delivery to the pick face, covering receiving, put-away, the pick and pack bench and the returns bench. Name the step that slows the busiest shipping day, and who checks each step when you are not there.

6. Team

List every role, the hours it covers and the pay it costs, including a market wage for your own hours. Name the person who can open without you; the first question on page 14 checks that dependency.

7. Marketing

Explain why a household buys from your own site over a marketplace, and what brings a repeat order back. Track repeat orders, review counts and email sign-ups in records you own.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below. Show how much the business needs, where the money comes from and how long it lasts if the peak season is late.

DOES THE PLAN PASS? SCORE IT BEFORE ANYONE ELSE READS IT

TEST	PASS?
Gate 0. The draft lease, the racking and equipment quotes and every approval the business needs are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, total sales reach cash break-even at the month-12 run rate (page 8) and closing cash stays at or above your cash floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. The plan's order counts in its busiest month fit the stock and the buying budget on page 9, and planned orders a month reach break-even on page 8.	
5. Expected order counts rest on evidence (a count of your own past months from a platform export, or the records of a business you have run), not on the size of the market.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you sign the lease, place the opening order or take a loan. **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the contractor, the racking or equipment dealer or the landlord, or a documented calculation for the opening stock. Budgets break on the racking nobody quoted, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
FIT-OUT AND EQUIPMENT				
Racking and benches				
Conveyor and scanners				
Sales platform and photography				
Returns bench and office				
Forklift and carts				
Signage				
SETUP AND CONNECTION				
Utility and compliance review				
Lease deposit and pre-opening rent				
Insurance down payment				
Entity and accounting				
PRE-OPENING				
Opening inventory at cost				
Training payroll				
Sample seeding				
Launch advertising				
Professional fees				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

Size the reserve in two passes: run the page 11 expected case with opening cash of zero (no reserve, no other cash and no funding receipts unless they are dated and committed), set the reserve to your floor, plus one more month of fixed costs and principal as a buffer, plus how far its lowest closing cash falls below zero (zero if it never does), rounded up to the next $100, then rerun. If the Test 6 cushion (page 4) is larger than that buffer, add the difference. If the fit-out comes in over budget, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on sales, so build sales by category from orders and order value, not from the rent you need to cover. Count orders by category from your own order history or from a platform export; a category's average order value is its sales divided by its orders, not the price of one item on the page. Postage, card fees and marketplace commission are charged on the order, and the average order value covers several items and pays one postage bill. Write the orders and the order value you can defend, and let the items an order fall out of those two.

```
Monthly sales for a line = units times average order times days open in the month (or times 1 for units counted per month)
Days open in a month = days open per week times 52, divided by 12
```

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE ORDER	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Everyday home consumables	orders				
Kitchen and tableware	orders				
Small kitchen appliances	orders				

Full-run month

RAMP AND SEASONS

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Ramp, % of full run												
Season, % of full-run month (M1 = opening month)												
Expected sales												

Expected sales for each month = full-run category sales times ramp times season. Use 100 percent where a factor does not apply. Ramp, season and orders a month are your assumptions; write down the evidence for each, and treat the December peak as a season for the appliances rather than as a consumables baseline.

CAPACITY CHECK

```
Monthly capacity = the stock the racking, the pick faces and the reserve location hold, turned at your planned annual turns and divided by 12, converted to orders at each category's average cost; the buying budget on page 9 is the cash version of the same limit
```

An online seller is limited by cash in stock before it is limited by the warehouse or the crew. The limit is cash in stock, not hours on a shift, so treat capacity as stock dollars and the open-to-buy rather than as a racking limit. The warehouse carries a few thousand units across the racking, the pick faces and the reserve location, and the parcel line sets the pace of a busy day. The plan carries three categories and one buying budget, and the buying budget you can fund is what decides how deep the stock runs. Write the orders each category can ship, the turns you plan and the order you can pay for.

PAGE 7

Categories, order value and what each one keeps

Three categories, three jobs, and one blended cost line that hides the difference. The everyday consumable brings the customer back month after month, the kitchen and tableware order turns a repeat visit into a bigger basket, and the small appliance carries the largest order value and the slowest turn. Set each category's order value from what that category actually paid for the goods, landed, and from the margin its job can carry. What lands on line 13 is the result of those three decisions, not a rate you pick and then apply.

```
Category margin = (order value minus order cost) divided by order value
Markup = (order value minus order cost) divided by order cost; markup is always the larger number, and pricing from it overstates the margin an order keeps
Category margin = category sales minus category cost of goods, divided by category sales; the kit's line 13 blends the categories by sales
```

WORKED EXAMPLE: THREE CATEGORIES (ILLUSTRATIVE)

CATEGORY	ORDERS / MONTH	ORDER VALUE	COST AN ORDER	KEPT AN ORDER	MARGIN	MARKUP	SHARE OF SALES
Everyday home consumables	900	$72.00	$41.76	$30.24	42.0%	72.4%	34%
Kitchen and tableware	610	$118.00	$49.56	$68.44	58.0%	138.1%	38%
Small kitchen appliances	300	$172.00	$86.00	$86.00	50.0%	100.0%	27%

The example lands 0.3 points above the 50.0 percent target, worth $574 a month at this sales level. Kitchen and tableware carries the strongest margin rate (58.0 percent) and Everyday home consumables the weakest (42.0 percent). The largest share of sales is Kitchen and tableware, at 38 percent. Blended, the example runs at a 50.3 percent gross margin and a 101.2 percent markup. These categories set the sales lines and the cost-of-goods share in the page 12 worked example; the buying budget on page 9 and the shrink count on page 10 use the same three. Group the categories the way your supplier invoices them, because the count, the buying budget and every later price change follow the same groups. Freight, duty and any landed adjustment belong inside the cost of an order, so the figure under the order value is what the stock really cost. Judge a category by the dollars it leaves per pallet position and per dollar of stock it ties up. A consumable survives a narrow margin because it turns, and an appliance cannot. Expect the appliance to price against what a buyer will pay for that model rather than against a marketplace page, then test that expectation with a month of your own orders. Whichever category carries the largest share of sales carries the blend, so fix the consumable margin first and let the other two follow.

SET YOUR OWN THREE CATEGORIES

CATEGORY	ORDERS / MONTH	ORDER VALUE	COST AN ORDER	KEPT AN ORDER	MARGIN	MARKUP	SHARE OF SALES

Price from the supplier invoice, not from a marketplace page, and let each category's margin follow the job that category does. A fast-moving consumable survives a narrow margin because it turns. An appliance turns slowly and has to earn its racking on margin per pallet position of space and on the cash it holds. Re-price when a landed cost moves, not when a competitor does.

PAGE 8

Break-even and coverage

Use this one numbered cost list everywhere in the kit. Loan interest is a fixed cost here. Loan principal is not an operating cost: it enters cash break-even below and the cash forecast on page 11, so interest and principal are each counted once.

FIXED COSTS PER MONTH	PER MONTH
1. Rent, 7,000 square feet of warehouse and office, base rent only	
2. Property, stock, liability and business-interruption insurance	
3. Operations manager and order desk, loaded (the pick and pack crew is hourly and sits in line 14), with payroll taxes and benefits	
4. Owner's market wage for buying, merchandising and supplier management (hours on the pick line go in line 3 or 14)	
5. Loan interest (fit-out, handling equipment and opening stock loan)	
6. Utilities, internet and warehouse connectivity	
7. Paid acquisition, email and retention	
8. Sales platform, order apps, help desk and email	
9. Accounting, bookkeeping and sales-tax filing service	
10. Repairs and maintenance, conveyors, scanners and material handling	
11. Common area charges, waste, recycling and pest control	
12. Bank charges, chargeback fees and payment-gateway minimums	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Cost of goods sold, blended across the three categories (set by the category costs)	
14. Fulfillment: postage, packaging, pick-and-pack labor and returns processing	
15. Card and wallet processing fees	
16. Shrink at cost (set by the stock counts)	
17. Marketplace commission and coupon discounts	
Total variable cost share	

```
Contribution margin ratio = 1 minus variable cost share; contribution = sales times the line's ratio
Operating break-even sales = fixed costs divided by contribution margin ratio
Cash break-even sales = (fixed costs with line 4 even if undrawn, plus principal and other recurring
cash out) divided by contribution margin ratio; page 13 covers a result with no usable number
Break-even orders a month = (monthly fixed costs, principal and other recurring cash out minus the
monthly contribution from the other two categories at planned full-run sales and own contribution
ratios, each category's line-13 share plus its share of lines 14 to 17) divided by the contribution from
one average order in your fast-turn consumable category, the one you name in round A of the prompt on
page 17, and never the example's (write the category you choose in the margin beside this formula)
Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied
Planning debt service coverage (before income tax and replacements) = (full-run sales times contribution
margin ratio, minus fixed costs other than line 5) divided by (line 5 + principal)
```

RESULT	PER MONTH	PER WEEK	PER DAY OPEN
Operating break-even sales			
Cash break-even sales			
Break-even orders a month (use cash break-even)	one figure per month		
Rent share and debt service coverage at full-run and month-12 sales		ratios, monthly only	

Weekly = monthly times 12, divided by 52; daily = weekly divided by days open per week. Rent share = line 1 divided by net sales.

PAGE 9

Stock, turns and the buy that lands before the peak

You buy stock before you know what the month will sell. That habit makes the buying budget the first number to set and the last one to guess. It answers one question. How much more stock, at cost, to order this month to reach the stock position you planned, knowing the cash leaves when the invoice falls due, not when the order goes in. Three categories draw on the same answer, so settle it before the purchase order goes out and not after the container lands.

```
Average stock at cost = a year of cost of goods divided by the turns you plan
Open-to-buy = the month's cost of goods, plus the stock you want to hold, less what is in the racking, less what is already inbound
An order spends the supplier's lead time in transit, then the payment terms run from the day the goods land, so the cash leaves 55 days after you place the order
```

WORKED EXAMPLE: A MONTH OF COST OF GOODS BY CATEGORY (ILLUSTRATIVE)

CATEGORY	SALES IN A MONTH	PART OF SALES	COST OF GOODS IN A MONTH	PART OF COST
Everyday home consumables	$64,800	34%	$37,584	40%
Kitchen and tableware	$71,980	38%	$30,232	32%
Small kitchen appliances	$51,600	27%	$25,800	28%

The sales column repeats page 7 worked example, and each cost column is that category's orders times its own order cost.

THE FIGURE THE ORDER HAS TO FIT

LINE	DOLLARS AT COST
Cost of goods for the month, at cost	$93,616
Stock the month should hold, at cost (a year of cost of goods over 4.5 turns)	$249,642
Stock on hand when the month opens, at cost	$250,000
Inbound this month, already ordered, at cost	$21,600
Free to buy with this month, at cost	$71,657

That is a buying budget of $71,657 this month: enough to restock the month's sales and reach the target stock, less what is already on hand and on its way. The business carries 2.7 months of stock at cost on the first day ($250,000 against $93,616 of monthly cost of goods), plans 4.5 turns a year, and stock ordered today is paid 55 days later: 25 days of supplier lead time plus 30 days of terms. The cash leaves 30 days after the stock arrives, and that terms gap is why the buying budget is a cash decision rather than a stock decision. Imports set the clock. A factory order can take six to ten weeks to reach the racking, and the payment falls due after the goods land, so the cash is committed across a long gap while the stock waits. A container buy cuts the landed cost of each order and raises the cash tied up at the same moment, and those two effects pull against each other. Quicker turns shorten the gap between paying and selling. Slow turns leave the same sales needing more money parked in the racking. Nobody can hand you the right turns figure. Count your own stock, read your own supplier invoices, and recalculate when a promotion, a new brand or a seasonal change alters what the business sells. The peak-season buy is what breaks a plan, because November and December stock is paid for in September and October and the racking holds it across the whole gap.

YOUR OPEN-TO-BUY

LINE	DOLLARS AT COST
Cost of goods for the month, at cost	
Stock the month should hold, at cost	
Stock on hand when the month opens, at cost	
Inbound this month, already ordered	
Free to buy with this month, at cost	

Write the order to the month's sales and the stock you want to hold, never to a supplier minimum or a deadline that lands before the stock does. A saving on stock you cannot sell inside the season costs more than the saving.

PAGE 10

Counting the loss between the records and the stock

Stock goes missing without a sale. A count is the only instrument that finds it. It measures the gap between what the records claim sits in the racking and what a person actually lifts off the shelf, and it values that gap at cost. Online, the gap opens at four points: the receiving door, the returns bench, the reserve location and the pack station. Count on a fixed rhythm, one category at a time, with the same pair of counters and the same steps every time, and put the tally on paper before anybody opens the stock records.

```
Shrink = the at-cost value the records carry, less the at-cost value the count finds
Rate on book = that gap divided by the book value; annualized rate = the count-period rate times 12,
divided by the months since the last count
Line 16 = the annualized gap at cost, shown as a percentage of annual sales
```

WORKED EXAMPLE: COUNTING THREE CATEGORIES (ILLUSTRATIVE)

CATEGORY	RECORDS AT COST	FOUND AT COST	MISSING AT COST	SHARE OF BOOK	ANNUALIZED ON BOOK
Everyday home consumables	$100,375	$97,775	$2,600	2.6%	10.4%
Kitchen and tableware	$80,725	$77,625	$3,100	3.8%	15.4%
Small kitchen appliances	$68,900	$66,123	$2,777	4.0%	16.1%
Total	$250,000	$241,523	$8,477	3.4%	13.6%

A count 3 months after the last one shows $8,477 missing at cost, a 3.4 percent rate on book, or 13.6 percent a year. That is $33,908 of stock a year at cost, which sets line 16 at 1.5 percent of sales in the page 12 worked example. Set a count interval short enough that a shortage stays traceable. Four counts a year show the loss but not the week it happened, so treat the figure as a rate to manage and not as an incident to explain. Line 16 turns one count into a monthly cost. Annualize the shortfall as a share of sales and one figure then feeds both the cash forecast and the buying budget. Count too rarely and the rate is a season stale. Count every month and the wages cost more than the loss it catches. Rates in the table are computed from the unrounded book and counted values, so a rate can differ by a tenth or two of a point from the printed columns multiplied out, and line 16 uses the unrounded figure. Most sellers land on a quarterly rhythm and hold to it. Returns and mis-ships belong on this line rather than in margin. An appliance that comes back damaged, or a set that comes back incomplete, never sells again at full price, so the value nobody can resell is a loss at cost. Keep a markdown and a shortage apart, because one is a decision and the other is a loss, and a single line lets each hide behind the other. The rate on book looks frightening and is not, because the book holds 2.7 months of stock and not a year of it. The annualized figure is the one that reaches the plan. Two signatures go on the sheet, one person counts, one person records, and nobody in the room edits the book.

YOUR OWN THREE COUNTS

CATEGORY	RECORDS AT COST	FOUND AT COST	MISSING AT COST	SHARE OF BOOK	ANNUALIZED ON BOOK

Two people, the order screen closed, one category at a time, and the gap goes on paper before anyone opens the records. Loss leaves through the receiving door, the returns bench and the pack station long before it leaves through a customer, and a count written only to catch theft will miss most of what it looks for.

PAGE 11

Twelve-month cash forecast

Profit and cash are different numbers: loan principal, fit-out bills and the opening stock buy all drain the bank account. Enter amounts in thousands of dollars (51.25 means $51,250). Enter receipts net of sales tax; closing cash excludes the bank account holding collected tax.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: sales receipts (page 6), excluding sales tax												
In: owner money and loans received												
Out: goods, card fees, shrink and marketplace commission (lines 13, 15 to 17)												
Out: payroll and fulfillment (lines 3, 4, 14)												
Out: rent (line 1)												
Out: other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 17)												
Out: fixed, principal, bills, less funding												
Net cash flow, slow start												
Closing cash, slow start												

Month 1 opening cash is cash on opening day after startup spending is paid; each closing balance opens the next month, and the slow start opens with the same cash. Your floor is at least one full-run month of fixed costs plus principal. The gateway authorizes at checkout and settles in one to two business days, marketplace sales are remitted on the platform's own schedule, and a refund reverses the settlement. In this example every sale pays in the month it is placed, so enter each month's receipts in the month the money lands and enter supplier invoices on the terms you actually get. A pre-order taken with a deposit is still a sale in the month the parcel ships. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and a seller that builds stock before the peak

```
Runway = how many months the business can keep paying, counted from the last closed month (or from opening day before the site takes its first order), stopping before the first month whose closing cash falls below the floor
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Worked example: a hypothetical online seller

Illustrative figures, not benchmarks. Ships every weekday, 7,000 square feet of warehouse and office; opens in March. Cash floor $42,610. Card and wallet money lands in the month of the sale; the fixed lines leave as shown; stock is paid for in the month it sells, a simplification the forecast note explains, so put your own supplier terms on page 11. The owner takes a wage and no outside money comes in.

Page 5, budget	Startup spending adds up to $583,150, financed by a $340,000 loan (9.5 percent over 7 years) and $243,150 of owner money, including a $146,200 reserve that opening day never touches. The figure comes from two passes: the floor of $42,610, plus a second month at the same figure as a buffer, plus $60,977 (the depth a first pass reaches with an empty bank account), rounded up to $146,200.
Page 8, costs	The fixed lines take $39,617 a month, including $5,950 for rent and $2,564 of loan interest; principal $2,993 a month (both averaged across the first year); variable share 71.7 percent, which gives a contribution margin ratio of 0.283. Lines 13 to 17 take 49.7, 14, 3.2, 1.5 and 3.3 percent of sales, with line 13 blended across the three categories. The twelve fixed lines total $5,950, $900, $9,903, $6,000, $2,564, $800, $9,000, $900, $950, $500, $1,850 and $300 a month.
Page 8, break-even	Operating break-even sits around $139,989 a month. Cash break-even (fixed $39,617 plus principal $2,993, divided by 0.283) is about $150,565 a month: 156.3 orders a month from everyday home consumables after what the other two categories bring in (line 13 runs 58.0 percent on everyday consumables, 42 on kitchen and tableware and 50 on small appliances; the four lines from 14 to 17 are the same percentage for every category, which sets the contribution ratio 0.200 on everyday consumables, 0.360 on kitchen and tableware, 0.280 on small appliances), so 157, against the 900 the plan assumes.
Page 6, sales	Everyday consumables: 900 orders a month at $72. Kitchen and tableware: 610 orders a month at $118. Small appliances: 300 orders a month at $172. A full-run month near $188,380; category sales ramp 45, 55, 63, 70, 76, 82, 87, 91, 94, 97, 99 percent in months 1 to 11, then 100 percent; the season runs 98, 96, 94, 92, 90, 93, 99, 106, 118, 132, 86, 96 percent through the twelve months, applied to each category's regular sales.
Page 19, expected case	Month 1 sales $83,076; month 1 ends at $127,100, month 12 at $150,866. The lowest month is 6, closing $85,223, which sits $42,613 above the floor.
Page 19, slow start	At 70 percent of expected sales, month 1 sales $58,153; month 1 ends at $120,047, month 12 at minus $3,930. The business drops under the floor in month 5 (closing $40,969) and below zero in month 12 (closing minus $3,930), so runway from opening is 4 months.
Page 8, coverage	On a full-run month of $188,380, the plan pays its debt service, ahead of any income tax set aside and ahead of equipment replacement, at 2.93 against the 1.25 this example lender asks for; the month-12 run rate gives the same 2.93, and Test 3 needs both. Rent share is about 3.2 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 is treated as met for the example. Test 1 clears: the month-12 run rate is about $188,380 a month, above the $150,565 cash break-even; at that pace the floor still holds through year two, where the lowest closing cash is $160,502 in month 1. (For context only, and not part of the test: at the expected level, sales cover cash costs from month 7 onward.) Test 2 fails: in the slow start the business drops under the floor in month 5; a further $46,600 of reserve would close the steady-month gap, and the peak-season buy on page 19 sits on top of it. Test 3 clears on the planning arithmetic, using the lender's own definition. Test 4 fails: the peak month (month 10, season 132 percent) needs about $119,900, above the $93,616 the stock supplies. Test 5 fails: nothing backs the planned order counts, and a test with no evidence cannot pass; bring the count and score again. Test 6 passes: twelve months at full run leave about $128,418 after principal, with no full-run month below zero, so no cushion is needed. That is the settled year, not the year in which the business is still climbing; the page 19 first year leaves about $4,666 in cash, because the climb and the early trading months come before any profit. This example leaves out the income tax set aside, any equipment replacement and the stock build-up on page 19. Score your own plan with its own figures. The stock that carries the peak is paid for months before the peak sells, and January is where the reserve is tested.

PAGE 13

What moves the result

Each row changes one input of the page 12 example and reruns the forecast. A row names Test 1, 3 or 6 when the change would newly fail or pass it; a test the example already fails stays failed. The last column also gives the slow start, which is Test 2.

WHAT CHANGES THE BUSINESS'S MONTHLY RESULT AT FULL RUN (EVERY DEADLINE RERUN THROUGH THE FORECAST; SLOW-START LOSSES FALL WITH SALES)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $5,331	Expected case holds the floor
Everyday consumables: average order 4 percent higher, same volume (only sales-linked fees rise)	plus $2,424	Break-even orders fall from 156.3 to 131.7 a month, so from 157 to 132: per-unit costs stay the same, so the ratio rises from 0.283 to 0.292 on the new sales (sales-linked fees, lines 15 and 17, take 6.5 percent of each added dollar)
The fixed lines take $2,500 lower	plus $2,500	Cash break-even falls to about $141,731
A marketplace suspends the account and takes $37,676 a month of everyday-consumables sales with it, at the line's own contribution per order, computed from unrounded prices and costs, so the row reads a few dollars off 0.200 times this row's sales, using the page 8 contribution ratio, from month 6 onward	minus $7,530	Expected case still clears the floor; slow-start deadline unchanged (month 5)
The parcel rate rises and adds 2 points to line 14, retail prices held	minus $3,768	Cash break-even rises to about $162,015; expected case still clears the floor; slow-start deadline unchanged (month 5)
The return rate rises and adds 1.5 points to line 14, which is the processing side of the returns cost	minus $2,826	Cash break-even rises to about $158,993; expected case still clears the floor; slow-start deadline unchanged (month 5)
Supplier prices rise and add 3 points to line 13, retail prices held	minus $5,651	Cash break-even rises to about $168,419; expected case still clears the floor; slow-start deadline unchanged (month 5)
Commission and coupon depth rise together and add 2 points to line 17	minus $3,768	Cash break-even rises to about $162,015; expected case still clears the floor; slow-start deadline unchanged (month 5)
Prices cut 4 percent with cost held and volume unchanged (card and marketplace fees fall with the ticket, the per-unit lines do not; the break-even that follows is measured in today's prices, and at the new prices it is about $166,500)	minus $7,045	Cash break-even rises to about $173,493; expected case still clears the floor; slow-start deadline unchanged (month 5)
Fit-out overrun of $10,600 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow-start deadline unchanged (month 5)
Opening 2 months late (rent, insurance, loan interest and principal, $12,407 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case holds the floor; its low falls to $62,907 in month 7 from the planned opening, $22,316 lower than on time; the slow start breaks below the floor in month 6 from the planned opening (month 5 on time)

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

```
Contribution margin ratio zero or below: break-even is N/A; score Tests 1 and 6 as failed
One unit's contribution, or the count it is multiplied by, zero or below: break-even units are N/A;
score Test 4 as failed
Other lines already cover fixed costs and principal: break-even units are 0, never a negative number
No loan: coverage is N/A; score Test 3 as passed
```

PAGE 14

Picking and shipping checklists, weekly review, six questions

These pages hold the daily and weekly routine of an online operation. Add whatever your landlord, insurer and own procedures call for, and drop anything the operation does not do.

WEEKLY NUMBERS CHECK

MEASURE	TARGET	THIS WEEK	LAST WEEK	DISTANCE FROM TARGET
Category net sales, and sales per hour of pick and pack labor				
Orders a day and the average order value, with everyday consumables listed apart from appliances				
Margin by category, against the page 7 target				
The share of this month's buying budget already committed, against page 9				
Inventory at cost, and the annual turns that figure implies				
Markdowns, damages, credits and returns written off				
Purchase orders placed and purchase orders received				

SIX QUESTIONS WORTH ANSWERING

1. **Founder dependency.** Does the owner personally cut nearly every purchase order, sign off each new brand and carry the only relationship with the suppliers?
2. **Assortment creep.** Has a new brand or a supplier deal pushed in items the racking cannot hold, while the slow movers keep their place on the pick face at full price?
3. **Shrink and markdown.** Does the owner keep markdowns and count shortages on one line, so nobody can tell a deliberate price cut from stock that walked?
4. **Stockouts on the fast line.** Does the consumable a customer reorders run out while a slow appliance sits unsold in the reserve location?
5. **Price match.** Is the consumable line priced to match a marketplace without measuring the basket that has to pay the postage?
6. **Returns.** Does the count include what comes back, or does a damaged return appear only as a gap at the year end?

Questions and their sources are described on page 2. Check each one against a record: the sales report split by category, the log kept at the receiving door, the damage and markdown sheet, the buying budget worksheet, or the signed count sheets.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers check and record sales by category with everyday consumables apart from appliances. Write the lease, insurance and supplier payment dates in one place, and set the count interval on page 10.
Week 2	Recheck each category's average order value from the first two weeks of orders, and cost the ten items that carry the most sales. Time a receiving day from the delivery to the pick face.
Week 3	Fill the page 9 open-to-buy from the first month's stock and purchase orders, and compare it with the order you actually placed.
Week 4	Enter the actual closing cash on page 11 and recalculate runway. Write the decisions a shift lead may make without calling you.
After month 1	Keep the buying budget monthly, and compare the count rate on page 10 with the rate the plan carries. Set the reorder points that keep the fast consumables in stock without a rush order.

BEFORE YOU COMMIT TO A PLATFORM, A WAREHOUSE OR A FULFILLMENT PARTNER, GET WRITTEN ANSWERS TO THESE

- ☐ What does each sales platform charge per order, per month and for payments, and how often can those fees change?
- ☐ What does storage cost per unit or per pallet, and what are the minimums and long-term storage charges?
- ☐ What does fulfillment cost per order, including picking, packing, materials and returns?
- ☐ How quickly does each platform pay out sales, and how much can it hold back?
- ☐ What happens to your listings, reviews and stock if you leave a platform or a warehouse?
- ☐ What does insurance cost for stock in storage and in transit, and what does it exclude?
- ☐ If you will pick, pack and ship from a leased unit, will the landlord want a personal guarantee, and what charges sit on top of base rent?

Have qualified professionals review platform, warehouse and fulfillment agreements before you sign. These questions prepare you for those conversations; they do not replace them.

WHAT THE FULL KIT ADDS

The full Ecommerce Business Plan and Operations Kit adds an editable business plan, a three-year financial model with profit and loss, cash flow and a debt schedule, a category sales and margin model, an open-to-buy and inventory planner, a landed-cost worksheet, receiving, returns and count procedures, seasonal buy templates and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. Warehousingcosts.com, US warehouse asking rents: the base rent line, warehousingcosts.com. Published warehouse pay surveys for managers, order pickers and order fillers: the loaded wages on lines 3 and 14. A published domestic parcel-rate schedule: the postage share of line 14. Stripe, card processing fees: the card and wallet line, stripe.com. Amazon Seller Central, referral fees: the marketplace commission share of line 17, sell.amazon.com. Eightx, ecommerce gross margin band and inventory turns: the target margin and the 4.5 turns, eightx.co. Digiteon, ecommerce order and item counts: the category order counts, digiteon.com. A published prime-rate series plus the small-business lending spread over it, and published small-business loan terms for the seven-year amortization: the loan rate band and the loan term. All accessed 2026-11-05.
World Consulting Group material. Ecommerce sellers owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, product safety, shipping or financial advice. Provided as is, without warranty. © 2026 World Consulting Group. Free diagnostic tool at businessconsultant.services. The site's privacy page explains what the diagnostic tool sends to an AI provider for analysis and the third-party analytics on the site.

About the author. Kamyar Shah is the founder of World Consulting Group and works as a fractional COO and CMO. He has more than 25 years of experience and more than 650 engagements across more than a dozen industries. Contact and the latest version: businessconsultant.services.

PAGE 16

Customize this kit with AI

Attach this PDF to ChatGPT, Claude or Gemini, paste the prompt below, and answer with your own categories, stock and costs. The kit page has a copy-ready version.

BEFORE YOU RELY ON THE ANSWER

Check every category total and landed cost with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as employee records, customer order lists or bank account details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I am opening (or running) an online business. I have attached the Ecommerce Business Plan Template and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my categories, my warehouse and my buying budget, using only my real numbers.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a rent, wage, landed cost, order value, order count, supplier term, percentage or benchmark.
2. The numbers in the kit, including the example's categories, orders and buying budget, are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] and tell me which quote, order export, sales report or calculation gives the real number. Label my own estimates MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a category = orders a month times the average order value. Each month's expected sales = full-run category sales times the ramp percentage times the seasonal percentage.
- Net sales exclude sales tax. Labor = the salaried crew and the hourly crew, payroll taxes and benefits, plus a market wage for my own hours, management and buying. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even orders a month = (monthly fixed costs, principal and other recurring cash out minus the monthly contribution from the other two categories at planned full-run sales and own contribution ratios, each category's line-13 share plus its share of lines 14 to 17) divided by the contribution from one average order in your fast-turn consumable category, the one you name in round A of the prompt on page 17, and never the example's (write the category you choose in the margin beside this formula). If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Monthly capacity = the stock the racking, the pick faces and the reserve location hold, turned at your planned annual turns and divided by 12, converted to orders at each category's average cost; the buying budget on page 9 is the cash version of the same limit.
- Rent share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on opening day after startup spending is paid. Place every receipt and payment (stock orders, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Enter supplier payments on the terms I actually get. In the slow-start case, every month's sales are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each figured from the slow-start sales of the same month, on the same payment timing as the expected case (fair because line 14 is charged per parcel and falls with the orders). Runway = the number of consecutive future months, counted from the latest closed month (before opening, from opening day), before the first month in which closing cash falls below my cash floor.
(Continued on page 17.)

PAGE 17

The prompt, continued

Paste this part directly after the rules on page 16, as one message.

5. Do not give legal, tax, employment, wage or lease advice. Do not name laws, approval types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit, and make no claim about product safety or suitability for a use. For the market and marketing sections, use only what I tell you, and list the facts I should gather, such as the category demand and the competing offers.
7. Work every total line by line and recheck it in total. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only. Do not ask for names, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Concept, customer and category mix, warehouse and racking, the categories I carry and the racking each one takes, whether I buy on import, and which of my categories is the fast-turn restock line.
b. The sales build: for each category, the orders a month and the average order value, the days I ship each week and the dispatch cutoff; a ramp percentage for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (the platform's own order export, or the records of a business you have run).
c. For each merchandise category: orders a month at full run, the average order value, and the average cost of an order at cost, plus the margin the category has to hold.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. The startup budget: an amount and its source (contractor, racking or equipment quote, or calculation) for each line on page 5, from the fit-out to the contingency.
e. Monthly fixed costs for each numbered line on page 8, from rent (line 1) to bank charges and renewals (line 12), including loan interest and my market wage for buying and merchandising (line 4; my hours on the pick line go in line 3 or 14 at a crew wage), whether I draw that wage in cash, and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month.
f. Variable cost shares of net sales for lines 13 to 17: line 13, cost of goods sold, blended across the three categories (set by the category costs); line 14, fulfillment: postage, packaging, pick-and-pack labor and returns processing; line 15, card and wallet processing fees; line 16, shrink at cost (set by the stock counts); line 17, marketplace commission and coupon discounts; and any sales line whose own shares differ, given for that line.
g. My annual inventory turns (a year of cost of goods divided by average stock at cost), stock on hand at cost on the first day of the plan month, stock already ordered and arriving this month at cost, the supplier lead time in days, and the supplier payment terms in days.
h. For each category: book stock at cost and counted stock at cost at my last physical count, and the number of months since the count before that.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

Paste this part directly after the text on page 17, still as one message.

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when customers pay me (at checkout by card or wallet, and how many days a settlement takes), any marketplace remittance schedule, any deposits I collect on pre-orders, and when the business pays its suppliers, including how many days the supplier allows me and when the invoice falls due. Say when each sales line pays me.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, conveyor and vehicle replacement and stock build-up.
m. Cash on hand on opening day after all startup spending, fit-out bills still to pay by month, owner money or loans still to arrive by month, and my minimum cash floor (at least one full-run month of fixed costs plus principal).
n. If I am already open: what customers owe me and what I owe suppliers and staff, each by the month it will be paid, deposits I already hold, and sales tax already owed with its payment month.
o. Sales tax: the rate I collect on taxable sales, from my own registration, which sales lines (or what share of each) are taxable, and when I remit what I collect (each month, each quarter or another schedule), so the forecast holds collected tax apart until it is paid.
p. Gate 0: which agreements, quotes and approval requirements I already have in writing.
Then wait for my answers.

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8 for my online business, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by category and month, with annual sales and the stock and cash capacity check from page 6.
3. The completed startup budget with the total, showing the fit-out and equipment first. Size the reserve by the page 5 rule, then add the peak-season purchase you computed for page 9 to it before any peak order goes in, keeping that purchase out of the supplier payments and stock build-up rows you enter on page 11 so the cash is counted once; if I gave another, show both and the result for each.
4. Operating and cash break-even per month, per week and per day open; break-even orders a month (use cash break-even); rent share and planning debt service coverage at full-run sales and at the month-12 run rate, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add a sales tax memo for each month: collected, remitted, and owed at month end (last month's owed + collected minus remitted), kept out of closing cash.
6. Gross margin and markup for each category and blended across the business, the category carrying the most sales and the one carrying the weakest margin, and the cost-of-goods share the rest of the plan uses.
7. The month's open-to-buy at cost, whether the business is over-bought or under-bought, months of stock on hand, and the date the cash leaves for an order placed today.
8. Shrink in dollars by category, the annualized shrink rate, the shrink share of sales the plan carries, and the count discipline the kit recommends.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every order export or quote I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, orders a month and the category order values first, before anyone else sees the plan, then recheck the page 4 result with a calculator.

The worked example's twelve-month forecast, filled in

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $42,610.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**146,200**	**127,100**	**112,639**	**101,600**	**93,323**	**87,178**	**85,223**	**88,530**	**97,345**	**113,868**	**139,518**	**142,297**
In: sales receipts	83,076	99,465	111,559	121,317	128,852	143,659	162,252	181,711	208,951	241,202	160,387	180,845
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: goods, card fees, shrink and marketplace commission (lines 13, 15 to 17)	47,935	57,391	64,370	70,000	74,348	82,892	93,620	104,846	120,565	139,174	92,544	104,348
Out: payroll and fulfillment (lines 3, 4, 14)	27,534	29,828	31,521	32,887	33,942	36,015	38,618	41,343	45,156	49,671	38,357	41,221
Out: rent (line 1)	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950
Out: other costs, with loan interest (lines 2, 5 to 12)	17,764	17,764	17,764	17,764	17,764	17,764	17,764	17,764	17,764	17,764	17,764	17,764
Out: income tax set-aside, equipment replacement, stock build-up (none in the example; see below)	0	0	0	0	0	0	0	0	0	0	0	0
Out: loan principal	2,993	2,993	2,993	2,993	2,993	2,993	2,993	2,993	2,993	2,993	2,993	2,993
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(19,100)**	**(14,461)**	**(11,039)**	**(8,277)**	**(6,145)**	**(1,955)**	**3,307**	**8,815**	**16,523**	**25,650**	**2,779**	**8,569**
Closing cash, expected	**127,100**	**112,639**	**101,600**	**93,323**	**87,178**	**85,223**	**88,530**	**97,345**	**113,868**	**139,518**	**142,297**	**150,866**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**146,200**	**120,047**	**97,141**	**76,631**	**58,054**	**40,969**	**26,818**	**16,350**	**9,737**	**8,520**	**13,693**	**2,855**
Sales receipts, slow start	58,153	69,625	78,091	84,922	90,196	100,561	113,576	127,198	146,266	168,841	112,271	126,591
Out: variable costs, slow start (lines 13 to 17)	41,696	49,921	55,991	60,889	64,671	72,102	81,434	91,201	104,873	121,058	80,499	90,766
Out: fixed costs (lines 1 to 12), principal, bills, less funding	42,610	42,610	42,610	42,610	42,610	42,610	42,610	42,610	42,610	42,610	42,610	42,610
Net cash flow, slow start	**(26,153)**	**(22,906)**	**(20,510)**	**(18,577)**	**(17,085)**	**(14,151)**	**(10,468)**	**(6,613)**	**(1,217)**	**5,173**	**(10,838)**	**(6,785)**
Closing cash, slow start	**120,047**	**97,141**	**76,631**	**58,054**	**40,969**	**26,818**	**16,350**	**9,737**	**8,520**	**13,693**	**2,855**	**(3,930)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**9,635**	**8,569**	**7,503**	**6,437**	**5,370**	**6,970**	**10,168**	**13,900**	**20,298**	**27,761**	**3,238**	**8,569**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $188,380 a month, against month 12's own $180,845): closing cash runs $160,502 in month 1 and $279,285 in month 12, lowest $160,502 in month 1, above the floor. Sales are net of sales tax, and the example pays each month's tax in the month it is collected, so it owes none at any month end; enter your own rate and payment timing in the page 11 memo rows. If you borrow the reserve, add its interest and principal to the forecast and run both passes again. The slow start lets variable costs fall with sales, which is fair only because hours you cannot cut sit in line 3; waste or purchases you cannot cut make a real slow start worse. The worked example pays for stock in the month it sells. Real terms do not: with the 25-day lead time and 30-day payment terms this kit models, the cash leaves 55 days after the order goes in, so the peak-season buy sits outside this forecast, the reserve and the Test 2 gap printed above. At the example's $93,616 a month of cost of goods, those 55 days are about $170,000 that has to come from your reserve and your supplier terms, so size both before you place a peak order. The two passes on page 5 size a hole in a steady month, not a seasonal buy, so add the peak purchase you computed on page 9 to the reserve before the order goes in, and leave that same purchase out of the supplier payments and stock build-up rows you enter on page 11 so the cash is counted once, not twice.