

START-UP CAPITAL REQUIREMENTS

One-time Start-up Expenses

It is important to compute the initial cash requirements for your business. Make sure to include both the one-time initial costs needed to build your business and the ongoing costs that will occur each month.

Start-up Expenses	Amount	Description
Advertising	\$	Promotion and marketing related to opening the business
Printed material	\$	Business cards, letterhead, invoices, checks, invoices, signs
Starting inventory	\$	Inventory required to supply projected demand
Cash	\$	Amount needed for the cash register
Decorating	\$	Estimate based on supply costs
Deposits	\$	Estimate paid to utility company
Fixtures and equipment	\$	Use actual bids from contractors and vendors
Insurance	\$	Bid from insurance agent
Lease payments	\$	Fee paid prior to opening
Licenses and permits	\$	Fee paid to city or state offices
Miscellaneous	\$	All other
Professional fees	\$	Include CPA, attorney, etc.
Remodeling	\$	Use contractor bids
Rent	\$	Fee to be paid before opening
Services	\$	Cleaning, accounting, etc
Signs	\$	Use contractor bids
Supplies	\$	Office supplies, cleaning supplies, etc. supplies
Unanticipated expenses	\$	Potential expenses
Software	\$	Computer based accounting, point of sale, etc. programs
Computer	\$	Bid for computer & printer
Other	\$	
Other	\$	
Other	\$	
TOTAL START-UP COSTS	\$	Amount of costs before opening