

DETERMINING CASH NEEDED TO START A BUSINESS

	Estimate of monthly expenses based on sales of \$ _____ Projected per year	Estimate of cash needed to start (_____ # months)
Monthly Costs		
Salary of Owner/Manager	_____	_____
All other salaries/wages	_____	_____
Rent (building/equipment)	_____	_____
Advertising	_____	_____
Office Expense	_____	_____
Telephone and Fax	_____	_____
Internet Service	_____	_____
Other Utilities	_____	_____
Insurance	_____	_____
Taxes, inc. Soc. Security	_____	_____
Maintenance/Repairs	_____	_____
Legal/Professional Fees	_____	_____
Loan Payments	_____	_____
Miscellaneous	_____	_____
SUBTOTAL	_____	_____
One Time Start Up Costs***		
Fixtures & Equipment		_____
Decorating & Remodeling		_____
Installation of Fixtures/Equip.		_____
Starting Inventory		_____
Deposits for Utilities		_____
Legal/Professional Fees		_____
Licenses & Permits		_____
Adv/Promotion for Opening		_____
Other		_____
TOTAL ESTIMATE OF CASH NEEDED FOR START UP		

***To determine these amounts, get estimates from suppliers, contractors, professionals and/or government authorities to ensure accurate amounts