

Startup Cost Worksheet

What will you need to start your business? The following list will help you identify the items you'll need including assets such as facility, furniture, fixtures and inventory as well as other expenses that you will incur before opening such as utility deposits, legal fees, advertising. If you already own some of the items needed or have cash to be used for the business, be sure to include those also as a lender will expect to see you contribute 20-30% of the total amount needed. You may find it helpful to attach an itemized list of the items in each category that comprise the total (particularly for furniture and equipment). You'll also want to include a cash reserve to support the business during the early months while you're building your sales. It is also helpful to include the source of your cost information (ie, utility company, vendor catalog, insurance agent, etc.).

One-Time Start-up Costs:

	Estimated cost	Already have	Additional \$ needed	Source of cost information
Land				
Building (initial rent or purchase)				
Utility Deposits				
Improvements/remodeling/signage				
Furniture				
Equipment				
Fixtures (shelving, etc.)				
Computer				
Cash register				
Telephone				
Vehicle				
Starting inventory				
Office supplies				
Advertising & promotion for opening				
Licenses & permits				
Legal & accounting				
Insurance				
Cash				
Other				
Total	0	0	0	