

Estimated Cash Needed To Start A Business

Based on estimated sales of \$ _____ per year

Estimate of monthly expenses

1. Salary of owner-manger _____
2. All other salaries & wages _____
3. Rent a. building _____
- b. equipment _____
4. Advertising _____
5. Auto Expenses _____
6. Bank Charges _____
7. Depreciation _____
8. Freight _____
9. Insurance _____
10. License/Permits/Fees _____
11. Miscellaneous _____
12. Professional Fees _____
13. Repairs/Maintenance _____
14. Supplies-Office _____
15. Supplies _____
16. Travel & Entertainment _____
17. Telephone _____
18. Utilities _____
19. **Subtotal** _____

Starting costs you only pay once

20. Fixtures & Equipment _____
21. Decorating & Remodeling (store build out) _____
22. Installation of fixtures/equipment _____
23. Starting inventory _____
24. Deposits with public utilities _____
25. Legal & other professional fees _____
26. License & permits _____
27. Advertising & promotion for opening _____
28. Cash (working capital) _____
29. Other _____
26. **Subtotal** _____
27. **TOTAL EST. CASH NEEDED TO START** _____
(Add 19. & 26.)

With Compliments of

