

0	1	2	3	4	5	6
[Business Name]			Business Startup Costs			
					Startup Costs Template	
FUNDING		Estimated	Actual	Over/(Under)	© 2011-2019 Vertex42 LLC	
Investor Funding				{42}		
	Owner 1	10000	9600	-400	← Amount to be contributed by an owner	
	Owner 2	5000	5500	500		
	Other			← Add above this line. Other Investor Funding (minority)		
	Total Investment	15000	15100	100		
					■ More Business Templates	
Loans						
	Bank Loan 1				← Funds available from Bank Loans	
	Bank Loan 2					
	Non Bank Loan 1			← Add above this line. Funds available from other types of loans		
	Total Loans	0	0	0		
Other Funding						
	Grant 1			← Funds from other sources such as Government Grants		
	Other			← Add above this line. Funds from any other sources		
	Total Other Funding	0	0	0		
Total FUNDING		15000	15100	100	← Total Available Funds for Startup	
COSTS		Estimated	Actual	Under/(Over)		
Fixed Costs						
	Advertising for Opening			← Initial advertising push. May include Grand Openings, etc.		
	Basic Website			← Design and creation of a basic website		
	Brand Development			← Creation of a Name, Logo and theme		
	Building Down Payment			← Down payment for the purchase of a building		
	Building Improvements/Remodeling			← Sometimes referred to as Leasehold Improvements		
	Business Cards/Stationery			← Business cards, letterhead, flyers, brochures, etc.		
	Business Entity			← Creation of a business entity such as a Partnership, LLC, etc.		
	Business Licenses/Permits			← City license, health permits, liquor permits, safety permits, etc.		
	Computer Hardware/Software	← Computers, printers, back up drives, networking hardware, industry specific software, etc.				
	Decorating			← Plants, pictures, window treatments, etc.		
	Franchise Start Up Fees			← One time franchise startup fees		
	Internet Setup Deposit			← Basic deposit on internet service and associated equipment		
	Lease Security Deposit			← Deposit for lease of a building		
	Legal/Professional Fees			← Legal, accounting, etc.		
	Machines & Equipment	← Scales, copiers, fax machines, dollies, packing machines, etc.				
	Office Furniture/Fixtures			← Cubicles, desks, chairs, counters, display cases, etc.		
	Operating Cash (Working Capital)			← Cash reserve for normal business operations		
	Point of Sale Hardware/Software	← cash drawers, point of sale software, receipt printers, bar code scanner, etc.				

	Prepaid Insurance				← Certain types of insurance must be prepaid
	Public Utilities Deposits				← Deposit for public utilities such as water, gas and electric
	Reserve for Contingencies				← Desired amount of cash to be held in reserve for unforeseen expenses
	Security System Installation				← Purchase and installation of a security system (alarm, cameras, etc.)
	Setup, installation and consulting fees				← Fees for consultants (Business, IT, Marketing) and setup of computer system
	Signage				← This would include store front, window, door and interior signs
	Starting Inventory				← Inventory required to open your doors
	Telephone				← Includes Cell Phones
	Tools & Supplies				← Includes office supplies, cleaning supplies, etc.
	Travel				← May include travel to visit suppliers or distributors
	Truck & Vehicle				← Include any equipment or vehicles for any significant warehousing needs
	Other 1 (specify)				← Include lines items specific to your business
	Other 2 (specify)				← Add new lines above this line
	Total Fixed Costs	0	0	0	
Average Monthly Costs					
	Advertising (print, broadcast and Internet)				← Ongoing advertising and promotion costs
	Business Insurance				← Business insurance costs including building, inventory, etc.
	Business Vehicle Insurance				← Insurance for your company vehicles
	Employee Salaries and Commissions				← Do not forget to include any costs for employees
	Equipment Lease Payments				← Payments for equipment that is leased
	Inventory, raw materials, parts				← Ongoing purchase of inventory and raw materials to keep your business running
	Franchise Fee				← Monthly franchise fees such as percentage of sales and marketing
	Health Insurance				← May be for the owners or all employees
	Internet Connection				← Fee for having an internet connection to your business
	Loan and Credit Card Interest & Principal				← Interest and principal payments on any loans or credit cards
	Legal/Accounting Fees				← On going fees for taxes, payroll or other legal services
	Merchant Account Fees				← Fees for maintaining a merchant account (ability to accept and process credit cards)
	Miscellaneous Expenses				← Other miscellaneous costs associated with your business
	Mortgage Payments				← Mortgage payments for land or buildings you have purchased
	Lease Payment				← Lease payment if you are leasing your facility
	Owner Salary				← Don't forget contributions to retirement plans and health insurance
	Payroll taxes or Self-employment tax				← Self Employment and payroll taxes can add up and often have a significant impact
	Postage/Shipping Costs				← Includes shipping fees as well as packing supplies (boxes, tape, etc.)
	Security System Monthly Payment				← Monthly fee for maintaining an alarm system
	Supplies				← Any and all supplies including inks, toner, cleaning, paper, etc.
	Telephone	63	65	-2	← Also includes cell phones
	Travel				← Travel such as site visits, sales calls, customer meetings, etc.
	Public Utilities				← Water, gas, electricity, telephone
	Website Hosting/Maintenance	24	15		← Monthly fee for having your website hosted and maintained
	Other 1 (specify)				← Include lines items specific to your business
	Other 2 (specify)				← Add new lines above this line

	Total Average Monthly Costs	87	80	7		
	x Number of Months	6	← Insert the estimated number of months until your company will have			
	Total Monthly Costs	522	480	42		
	Total COSTS	522	480	42		
SURPLUS/(DEFICIT)		14478	14620	142		