

ESTIMATED START-UP COST WORKSHEET	START-UP	MONTHLY
Cash on Hand		
Loan or Other Cash		
TOTAL CASH AVAILABLE		
Inventory (needed for resale or production)		
Gross Wages		
Payroll Expense (20% of wages)		
Professional Fees (accountants and attorneys)		
Advertising (BUSINESS cards, brochures, grand opening)		
Delivery and Travel (trade shows, materials)		
Insurance (deposits, prepaid accounts, bonding)		
Credit Card Service (set-up fees, monthly charge)		
Accounting and Legal Fees (agreements, contracts, books)		
Office and Operating Supplies (pens, paper, register tape)		
Dues and Subscriptions (organizational dues)		
Postage (marketing and freight)		
Telephone (installation, telephone sets, service)		
Rent (deposits and/or last month's rent)		
Repairs and Maintenance (equipment, machinery, buildings)		
Supplies (fixtures and furniture)		
Taxes and Licenses (property and business licenses)		
Supplies (fixtures and furniture)		
Contract Services (engineers, cleaning service, training)		
Miscellaneous		
Loan Payment		
Capital Purchases		
Reserve or Escrow		
Owners Withdrawal		
TOTAL COSTS PAID		
CASH POSITION		