

**Living Expenses**

Salary for Owner/Manager ..... (1-3 months)

**Building (buy or lease)**

Furniture and Fixtures ..... (1-3 months)  
 Decorating and Remodelling ..... (Once)  
 Outside Signage ..... (Once)

**Vehicles** ..... (Once)

**Equipment**

Computer ..... (Once)  
 Machines ..... (Once)  
 Cash Register ..... (Once)  
 Tools ..... (Once)  
 Other (specify) \_\_\_\_\_ (Once)

**Office Supplies** ..... (1-3 months)

**Telephone** ..... (1-3 months)

**Utilities** ..... (1-3 months)

**Advertising**

Business Cards ..... (3 months)  
 Newspaper / Radio Ads ..... (3 months)  
 Brochure ..... (Once)  
 Website ..... (Once)

**Packaging and Labeling** ..... (1-3 months)

**Inventory**

Merchandise ..... (1-3 months)  
 Raw Materials ..... (1-3 months)

**License and Permits** ..... As Required

**Professional Fees** (legal, accounting, etc.) ..... (1-3 months)

**Insurance** ..... As Required

**Deposits** (utility, etc.) ..... (Once)

**Salaries and Wages** ..... (1-3 months)

**Cash Reserve** (petty cash, credit accounts) ..... (1-3 months)

**Other** (Specify) \_\_\_\_\_ As Required

**TOTAL START UP COSTS** \_\_\_\_\_