

Item	Supplier	Cost
Total costs		(L)

Marketing & Promotion

List each marketing and promotion activity related to opening your business. Include: why it is needed; and cost.

Table 12: Marketing & Promotion

Activity	Why needed	Cost
Total costs		(M)

Legal & Accounting Fees

List each legal or accounting activity, including: why it is needed; who will provide it; and cost.

Table 13: Legal and accounting fees

Item	Why needed	Where obtained	Cost
Total costs			(N)

Association or Organization Dues

List each association or organization dues for the first year. Include: why membership in the group is important; and cost.

Table 14: Association/organization dues

Association/organization	Why needed	Cost
Total costs		(O)

In-Kind Contributions

List each in-kind contribution. Include the estimated "as is" value.

Table 17: In-kind Contributions

Item or in-kind contribution	Estimated "as is" value
Total value	

Record your estimates from the Start-Up Costs Inventory tables in the Total Start-up Costs section on the following page.

Then, figure out which costs you can pay for with your own personal funds. The other costs will need to be covered with other funds.

Talk with your counselor and to a small business development advisor about other sources of funding.

Total Start-up Costs

Use your estimates from the previous tables to fill out this section.

Costs and Expenses	Cash from Client Funds	Cash from Other Sources	Start-Up Costs
Cost of Sales			
Manufacturing supplies			(A)
Inventory costs for initial sales			(B)
Expenses			
Rent deposit and first month's rent			(C)
Utility deposits (phone, power, water)			(D)
First month's utilities			(E)
Business license(s)/registration			(F)
Insurance premium(s) for first six months			(G)
Remodeling and redecorating			(H)
Fixtures, furniture, displays, shelving			(I)
Signage – outside and inside			(J)
Equipment			(K)
Office/general supplies (include printing and copying for internal use)			(L)
Marketing and promotion			(M)
Legal and accounting fees (initial)			(N)
Association/organization dues			(O)
Other			(P)
Cash reserve to support cash flow or initial operating costs (such as labor)			(Q)
Total Costs			