

# START-UP EXPENSE WORKSHEET

## ESTIMATED MONTHLY EXPENSES

Owner's salary:	
Other salaries and wages:	
Rent or mortgage:	
Advertising:	
Delivery expense:	
Supplies:	
Telephone:	
Utilities:	
Health Insurance:	
Payroll taxes:	
Interest:	
Maintenance:	
Legal and consulting:	
Miscellaneous (List):	

**TOTAL:**

## ONE-TIME-ONLY STARTING COSTS

Fixtures and equipment:	
Installation of fixtures and equipment:	
Decorating and remodeling:	
Starting inventory:	
Utilities deposits:	
Legal and consulting fees:	
Licenses and permits:	
Initial advertising and promotion:	
Cash on hand:	
Miscellaneous (List):	

**TOTAL:**

**TOTAL ESTIMATED CASH NEEDED:**