Start-Up Capital Requirement Estimate

Owner's Living Expenses

From the last paycheck to opening day $ _____
Moving expenses _____
Three months' cost-of-living budget after opening _____
Miscellaneous _____

Subtotal $ _____

Initial Business Outlays

(deposits, prepayments, licenses, etc.)

Legal and professional services _____
Advertising/promotion for opening _____
Stationery and supplies _____
Three months' business rent _____
Telephone and utilities deposits _____
General excise tax _____
Business licenses and permits _____
Insurance premiums _____
Miscellaneous _____

Subtotal $ _____

Initial Store/Office Improvements

Remodeling and decorating _____
Fixtures and equipment display _____
Installation labor _____
Signs outside/inside _____
Miscellaneous _____

Subtotal $ _____

Inventory

Service, delivery equipment and supplies _____
Merchandise _____
Miscellaneous _____

Subtotal $ _____

Total Operating Expenses for Three Months
(minus depreciation expense) _____

Special Reserve to Carry Accounts Receivable _____

Petty Cash, Change _____

General Reserve Fund _____

TOTAL CAPITAL REQUIREMENT $ _____

Note: The "Total Capital Requirement" minus "Owner's Living Expenses" and "Total Operating Expenses for Three Months" should be approximately equal to the "Total Initial Costs" estimated earlier in *WORKSHEET 1.* Also, the per month estimate of "Owner's Living Expenses" may be transferred from *WORKSHEET 2.*