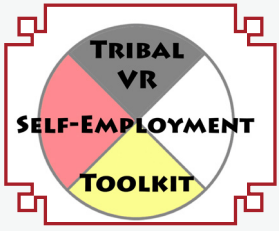


Start-Up Cost Estimates Worksheet



This worksheet will help you think about all of the different things you have to pay for as you get your business up and running.

This worksheet follows along with the Start-Up Costs section in Chapter 3 of the Tribal VR Self-Employment Toolkit. This is where you will record all of the things you need to purchase so you can open and start running your business.

Start-up costs are separated into five categories:

1. PRODUCTION AND SERVICE

- Materials and Supplies (*page 2*)
- Inventory (*page 3*)
- Equipment (*page 4*)
- General Supplies (*page 5*)

2. PHYSICAL SPACE

- Furniture, Displays, Shelving (*page 6*)
- Remodeling (*page 7*)
- Rent (*page 8*)
- Utilities (*page 8*)

3. ADVERTISING

- Advertising and Marketing (*page 9*)
- Signs (*page 9*)

4. BUSINESS MANAGEMENT

- Business Licenses, Registrations, Permits (*page 10*)
- Legal and Accounting Fees (*page 10*)
- Insurance (*page 11*)

5. OTHER EXPENSES

- Any other expenses not included in the other categories (*page 12*)

Remember:

Depending on what type of business you are starting, you might not have costs to fill out in each section.

After you are done filling out each section, you will need to add up all of your costs to figure out your Total Start-up Costs Estimate. Use the table on page 13 to add up the totals from each section.

Start-up Cost Estimates— Physical Space

Rent

If you are renting your business space, list out how much it costs per month. List out a deposit, if there is one. If you don't have rent but have a monthly mortgage payment to purchase the space, put down that cost. .

Rent cost	Cost
Deposit	\$
First month's rent (or monthly mortgage payment)	\$
TOTAL COSTS	\$

Utilities

List start-up fees and utility costs for your first month. These might include phone, electricity, water, internet, and garbage. If you are running the business out of your home, some of these costs may not apply or should be split between personal and business expenses.

Utility type	Start-up fee	First month estimate
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
TOTAL COSTS	\$	\$

Total Start-up Fees	\$	←
+	\$	←
Total First Month Estimates	\$	←
TOTAL COSTS	\$	←
=	TOTAL UTILITIES	

Start-up Cost Estimates— Business Management

Insurance

List 6 month premium costs for each type of insurance you need for your business. If you need any separate policies, list those.

Insurance Policy	Provider	6 month premium
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
TOTAL COSTS		\$

Notes:

Total Start-up Costs Estimate

Add together the total costs from each of the previous sections. Remember, depending on what type of business you are starting you might not have total costs for each category.

	Where to find this value	Total Costs
Materials and Supplies	pg. 2	+
Inventory	pg. 3	+
Equipment	pg. 4	+
General Supplies	pg. 5	+
Furniture, Displays, Shelving	pg. 6	+
Remodeling	pg. 7	+
Rent	pg. 8	+
Utilities	pg. 8	+
Advertising and Marketing	pg. 9	+
Signs	pg. 9	+
Business licenses, Registrations, Permits	pg. 10	+
Legal and Accounting Fees	pg. 10	+
Insurance	pg. 11	+
Other Expenses	pg. 12	+
Total Start-up Costs Estimate		=