

## Initial Capital Requirement Worksheet

Estimated Monthly Outlay	Your Estimate of Monthly Outlays Based on Sales of	Total Cash Required	What to put in each Column
Items	\$ _____ for the first Year		
Owner's Salary			2 or 3 times Column 1
Other Salaries/Wages			3 times Column 1
Payroll Related Expenses			3 times Column 1
Advertising			3 times Column 1
Rent			3 times Column 1
Delivery Expenses			3 times Column 1
Office Supplies			3 times Column 1
Shop Supplies			3 times Column 1
Telephone(s)			3 times Column 1
Insurance			Payment Required
Utilities			3 times Column 1
Loan Repayments			3 times Column 1
Equipment Leases			3 times Column 1
Service Contracts			3 times Column 1
Legal Expenses			3 times Column 1
Professional Fees			3 times Column 1
Maintenance			3 times Column 1
Miscellaneous			3 times Column 1
<b>One Off Start Up Costs (only have to be paid once)</b>			
Fixtures and Equipment			Talk to Suppliers
Decorating and Remodelling			Talk to Contractors
Installation of Fixtures and Fittings			Talk to Suppliers
Starting Inventory			Talk to Suppliers
Delivery of Starting Inventory			Talk to Suppliers
Deposits for Utilities			Talk to Utility Companies
Legal and other Professional Fees			Talk to Your Lawyer etc
Licences and Permits			Talk to the Appropriate Govt. Office
Advertising and Promotion of Store Opening			Estimate What You Need
Accounts Receivable			Estimate What You Need to Replenish Inventory
Cash on Hand			For Unexpected Outlays
Other			Make a Separate List
<b>Total Cash You Need to Start Your Business</b>		<b>\$</b>	<b>Add up all of the estimates in Column 2</b>

Adapted from Harper (2003) "The McGraw-Hill Guide to Starting Your Own Business" p. 125.