

Startup Initial Budget Planning Checklist

One-Time Startup Costs

- Business registration & legal fees
- Licenses & permits
- Office equipment & furniture
- Technology setup (computers, software, website)
- Initial inventory or supplies
- Initial marketing & branding
- Deposits (rent, utilities, etc.)

Monthly Operating Costs

- Rent / mortgage
- Utilities
- Payroll & wages
- Insurance
- Ongoing supplies
- Software subscriptions
- Marketing & advertising (ongoing)
- Miscellaneous expenses

Capital & Funding

- Personal investment
- Loans / lines of credit
- Grants
- Investors / venture capital

Tip: Adjust this checklist to fit your business model and add detailed cost estimates for each item.