

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.