Startup Cost Worksheet

Estimate the cash you need before opening, including one-time purchases and an operating buffer.

Printable PDF. Enter your values and calculate with a separate calculator; this file does not calculate automatically.

The calculation

Cash needed = one-time setup costs + (monthly operating costs x buffer months) + contingency

INPUT / RESULT	GUIDANCE	YOUR VALUE
Essential equipment	One-time	
Initial supplies	One-time	
Setup fees and initial marketing	One-time	
Other setup costs	One-time	
A. Total one-time setup costs	Sum above	
B. Monthly operating costs	Per month	
C. Buffer months	Number	
D. Operating buffer	B x C	
E. Contingency	Extra reserve	
F. Estimated starting cash needed	A + D + E	

Use one currency throughout. Date: _____ Service / scenario: _____

Worked example

$800 equipment + $100 supplies + $150 setup and marketing + $50 other setup = $1,100. Monthly operating costs of $200 x 2 buffer months = $400. Add a $200 contingency. Starting cash needed: $1,700.

Illustrative values only. These are not recommended market rates or promises of results.

How to use your result

List only essential purchases for your starting service. Include recurring costs you will pay even in a quiet month. Avoid counting initial supplies twice; the monthly budget should cover later replenishment.

Keep the result in context

An operating buffer is a cash reserve, not another expense. Keep personal living costs and loan repayments in a separate cash plan. Replace estimates with actual quotes before committing to purchases.

Your next decision

Which assumption needs checking before you spend money, quote a job, or commit to a schedule?

Continue with the practical decision guide and worksheet on the next pages.

Separate essential spending from later upgrades

Work through the decision

Build the starting budget from the service you will actually offer. List the minimum equipment and supplies needed to deliver that scope competently, then separate later upgrades. An attractive tool is not automatically an essential launch purchase. Get real quotes and note whether delivery, accessories, or setup are included.

List recurring obligations separately: transport, software, insurance where applicable, replacement supplies, and other regular operating costs. Decide how many quiet months your cash plan needs to support. The buffer is money held to cover costs during that period; do not also treat the same reserve as a purchase expense.

A situation to learn from

Compare two illustrative budgets. Essential setup is $1,100, monthly operating costs $200, buffer two months, and contingency $200: starting cash $1,700. A $600 optional upgrade raises it to $2,300. If the upgrade does not support the starting scope, deferring it preserves $600 of cash. These numbers illustrate the decision, not recommended budgets.

How to respond

Run a cautious scenario by increasing uncertain setup costs or buffer duration. At three months rather than two, the same plan needs $1,900. Record which assumptions need quotes and which costs can be deferred. Keep personal living costs and financing obligations in a separate plan.

Purchase decision log

Use this page with your own service and circumstances. Record assumptions separately from confirmed facts, and update the plan using actual work.

Item / service task it supports / essential or later

Quoted amount / source / date / delivery or accessory costs

Monthly operating total / buffer months / reserve amount

Optional purchase deferred / cash preserved / review trigger

Review before taking the next step

Before purchase: What customer work requires this item? Could it be rented or deferred where practical? What is the full cost of putting it into service?

- [ ] One-time and ongoing costs separated.
- [ ] Reserve not double counted.
- [ ] Unknown prices replaced with quotes.
- [ ] Personal cash needs considered separately.

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