|  |  |  |  |
| --- | --- | --- | --- |
| **Table II – Costs for first 3 months of operation** | | | |
| **Item** | **Month** | | |
| Estimated business income (use TAM and SAM for help with projections) | *Month 1* | *Month 2* | *Month 3* |
| **Costs** |  |  |  |
| Manager/owner salary | $ | $ | $ |
| Other wages and salaries | $ | $ | $ |
| Advertising | $ | $ | $ |
| Bank Charges | $ | $ | $ |
| Insurance | $ | $ | $ |
| Office supplies | $ | $ | $ |
| Loan repayment | $ | $ | $ |
| Utilities | $ | $ | $ |
| Interest | $ | $ | $ |
| Rent/Lease payments | $ | $ | $ |
| Inventory | $ | $ | $ |
| Professional fees | $ | $ | $ |
| License/permit fees | $ | $ | $ |
| Subscriptions | $ | $ | $ |
| Payroll taxes | $ | $ | $ |
| Other expenses | $ | $ | $ |
| **Total costs** | **$** | **$** | **$** |
| **Budget surplus/deficit (estimated business income – total costs** | **$** | **$** | **$** |
| **3-month total surplus/deficit (sum of three months)** | **$** | | |

|  |  |
| --- | --- |
| Table III – Estimation of startup costs requirements | |
| A – Total initial costs (from table I) | $ |
| B – Total surplus/deficit for first 3 months | $ |
| C – Total cash needed for first three months (A+B) | $ |
| (minus any other cash contributions) | - $ |
| Total funds required | $ |