

Table II – Costs for first 3 months of operation			
Item	Month		
	<i>Month 1</i>	<i>Month 2</i>	<i>Month 3</i>
Estimated business income (use TAM and SAM for help with projections)			
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	\$