

# Financial Analysis: Start-Up Expenses

ONE-TIME EXPENSE	ESTIMATE OF COST	ACTUAL COST
Office space: down payment or rental deposit		
Incorporation fees		
Fees for permits, licenses, registrations		
Office furniture and supplies		
Utilities (deposits, connection charges)		
Telecommunications and computer equipment		
Initial inventory		
Signage		
Business cards and stationery		
Website development		
Grand opening expenses (advertising, event)		
Insurance		
Other fixed start-up costs		
<b>TOTAL</b>		

Adapted from materials published on [www.sba.gov](http://www.sba.gov).