

# Massachusetts Small Business Development Center

## Start Up Expenses



<b>Equipment &amp; Furnishings</b>	
Equipment	
Furnishings - Desks, Chairs	
Computer, Fax, Phone	
Other	
<b>TOTAL</b>	

<b>Improvements</b>	
Inside Work	
Outside Work	
Signage	
Other	
<b>TOTAL</b>	

<b>Supplies and Inventory</b>	
Inventory	
Supplies	
Other	
<b>TOTAL</b>	

<b>Advertising and Marketing</b>	
Written Material	
Advertising and Marketing	
Web site	
Other	
<b>TOTAL</b>	

<b>Registration, Licenses and Permits</b>	
Registration	
Licenses	
Permits	
Other	
<b>TOTAL</b>	

<b>Deposits</b>	
Insurance	
Utilities	
Phone	
Internet	
Rent	
Other	
<b>TOTAL</b>	

<b>Professional Services</b>	
Legal	
Accounting	
Other	
<b>TOTAL</b>	

<b>Working Capital</b>	
Working Capital	
<b>TOTAL</b>	

<b>TOTAL</b>
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## Budget

	ANNUAL AMOUNT
<b>Income</b>	
<b>TOTAL</b>	

<b>Expenses</b>	
Advertising	
Auto Expenses	
Bank Charges	
Contract Labor	
Office Supplies	
Professional Fees	
General Supplies	
Telephone	
Internet	
Insurance	
Rent	
Utilities	
Credit Card Fees	
Loan Payments	
Taxes	
Owners Wages	
<b>TOTAL</b>	