

OPERATING BUDGET WORKSHEET

Your operating budget should include at least the following (some expenses will be particular to your situation):

Three to six months of personal living expenses	\$_____
Insurance	\$_____
Rent	\$_____
Ongoing loan payments	\$_____
Ongoing advertising and promotions	\$_____
Sales commissions	\$_____
Manufacturing	\$_____
Trade show attendance fees	\$_____
Legal and accounting fees	\$_____
Supplies	\$_____
Utilities	\$_____
Dues and subscriptions and memberships	\$_____
Taxes	\$_____
Website maintenance	\$_____
Maintenance and repairs of computer, sewing equipment	\$_____
Business development (travel, entertainment, meals)	\$_____
Conferences and seminars	\$_____
Inventory purchases	\$_____
Postal/shipping	\$_____
Research and development	\$_____
Storage	\$_____