**Business startup budget template excel** 

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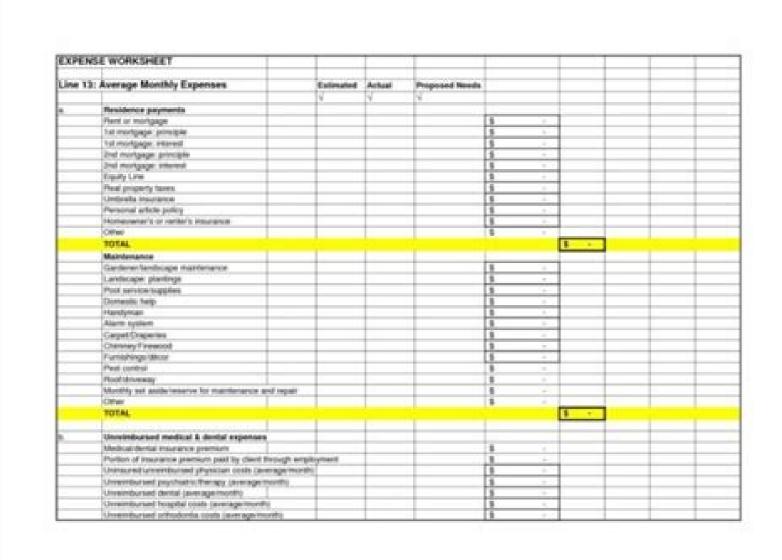
Pre-Operational Expenses
Calculate how much money you need to get the business up and running

| Startup Expense   | Estimated Amount |
|---|------------------|
| Building and/or Remodeling Costs                        | \$0.00           |
| Cash on Hand  | \$0.00           |
| Dues and Subscriptions                                  | \$0.00           |
| Fixtures and Equipment                                  | \$0.00           |
| Initial Promotional Costs: Advertising and<br>Marketing | \$0.00           |
| Insurance   | \$0.00           |
| Lease Payments  | \$0.00           |
| Licenses and Permits                                    | \$0.00           |
| Miscellaneous   | \$0.00           |
| Professional fees (ex Attorney or CPA)                  | \$0.00           |
| Rent  | \$0.00           |
| Research and Development                                | \$0.00           |
| Security Deposits                                       | \$0.00           |
| Services  | \$0.00           |
| Signs   | \$0.00           |
| Starting Inventory                                      | \$0.00           |
| Supplies (office and cleaning supplies)                 | \$0.00           |
| Utilities Deposits                                      | \$0.00           |
| Other   | \$0.00           |
| Other   | \$0.00           |
| Other   | \$0.00           |
| Total Pre-Operational Expenses                          | \$0.00           |

Fixed and Variable Expenses- First 3 mos-Year Calculate how much money you need to operate the business for the first 3 months to a year

| Operational Expenses | Estimated Amount |
|----------------------|------------------|
| Salaries & Benefits: |                  |
| Salary               | \$0.00           |

Page 1



| Team Budget Worksheet                                      | Minch                  | 1.75 | and the same of the same |   |               | 4.6  | - Photos    | _    |                     |  |
|--|------------------------|------|--------------------------|---|---------------|--|-------------|------|---------------------|--|
| Team Number  | Number of Team Members |      |                          |   | Mission Dates |  |             |      |                     |  |
| Team Leader (TL):<br>Mission Site                          |                        |      |                          |   | Depart        | Work   | Return      |      | Number of Days<br>1 |  |
| Originating Church Team Leader Phone Numbers               | Work Home Cell         |      |                          |   |               |  |             |      |                     |  |
| Team Leader E-mail Address                                 | - Parties              |      |                          |   |               | Fa   | х           |      |                     |  |
| OKVIM FEES   |                        |      |                          |   |               |  | 200         |      | Paid to 3rd         |  |
|  | Unit Cost              |      | # Times                  |   | # Members     | Budget   | Paid to VII | M:   | Parties             |  |
| Team Registration Fee                                      | \$25                   | ×    | 1                        | × | N/A           | \$ 25  | \$          | 25   |                     |  |
| Airline Arrangement Fee<br>Administration Fee (choose one) | \$50                   | *    | _                        | × | N/A           | \$   | \$          |      |                     |  |
| "A" Team Regular Mission - Minimur                         | \$5                    | ×    | 1                        | * |               | \$ 75  | \$          | 75   |                     |  |
| One Day Mission - Minimum \$20.00                          | 52                     | ×    |                          | × |               | 5  | \$          |      |                     |  |
| International Mission Insurance<br>Team Recognition Items  | \$2.50                 | ×    | 1                        | × | 0             | \$   | \$          | -    |                     |  |
| OK VIM Plaque  | \$12                   | ×    |                          | × | NA            | \$   | \$          | -    |                     |  |
| Team T-Shirts  | \$10                   | ×    |                          | × |               | \$   | - 5         | 10.0 |                     |  |
| Team Polo or Denim Shirt                                   | \$20                   | ×    |                          | × |               | \$   | \$          | -    |                     |  |
| Shipping   | \$1                    | ×    |                          | × | N/A           | \$   | \$          | - 8  |                     |  |
| Other  | \$1                    | ×    | -                        | × |               | \$   | \$          | +    |                     |  |
| TOTAL OKUMVIM FEES AND DISBI                               | JRSEMENTS              | 3    |                          |   |               | \$ 100   | \$          | 100  | \$                  |  |
| TRAVEL TO MISSION SITE                                     |                        |      | 72.2000                  |   | 0.0200.000    |  |             | . !  | Paid to 3rd         |  |
| •  | Unit Cost              |      | # Times                  |   | # Members     | Budget   | Paid to VII | M.   | Parties             |  |
| Airtare  |                        | *    | 1                        | × |               | \$   | \$          | -    |                     |  |
| Airfare  |                        | ×    |                          | × |               | \$   | \$          | -    | \$                  |  |
| Entry and Exit Fees<br>Land Transportation                 | _                      |      |                          | × |               | and the same of th | \$          | _    | -                   |  |
| En Route Travel Costs                                      |                        |      |                          | × |               |  | 3           | -    | at a                |  |
| Meals  |                        |      |                          |   |               |  | 8           |      | \$                  |  |
| Lodging  |                        | *    |                          |   |               | \$   | \$          |      | \$                  |  |
| Other  |                        |      | _                        | × |               | \$   | \$          |      | \$                  |  |
| Van Rentals<br>Trailer Rentals                             | -                      | ×    | _                        | × |               | 3  | 5           | 1    | 5                   |  |
| Border Crossing Fee  |                        |      |                          |   |               |  | 18          |      |                     |  |



| Personal budget worksheet  |      |     |      |     |     |     |  |  |
|----------------------------|------|-----|------|-----|-----|-----|--|--|
| Item                       | July | Aug | Sept | Oct | Nov | Dec |  |  |
| House                      |      |     |      |     |     |     |  |  |
| Rent/mortgage payment      |      |     |      |     |     |     |  |  |
| Rates - council            |      |     |      |     |     |     |  |  |
| Rates - water              |      |     |      |     |     |     |  |  |
| Maintenance                |      |     |      |     |     |     |  |  |
| Insurance                  |      |     |      |     |     |     |  |  |
| Domestic                   |      |     |      |     |     |     |  |  |
| Food                       |      |     |      |     |     |     |  |  |
| Clothing                   |      |     |      |     |     |     |  |  |
| Entertainment              |      |     |      |     |     |     |  |  |
| Telephone                  |      |     |      |     |     |     |  |  |
| Home mobile                |      |     |      |     |     |     |  |  |
| Electricity, gas           |      |     |      |     |     |     |  |  |
| Other                      |      |     |      |     |     |     |  |  |
| Personal                   |      |     |      |     |     |     |  |  |
| Health care                | -    |     |      |     |     |     |  |  |
| Education                  |      |     |      |     |     |     |  |  |
| Books, sport etc           |      |     |      |     |     |     |  |  |
| Other                      |      |     |      |     |     |     |  |  |
| Motor vehicle              |      |     |      |     |     |     |  |  |
| Insurance, licence         |      |     |      |     |     |     |  |  |
| Repairs, services          |      |     |      |     |     |     |  |  |
| Fuel, running              |      |     |      |     |     |     |  |  |
| Loan repayments            |      |     |      |     |     |     |  |  |
| General                    |      |     |      |     |     |     |  |  |
| Life assurance             |      |     |      |     |     |     |  |  |
| Superannuation             |      |     |      |     |     |     |  |  |
| Medical/hospital insurance |      |     |      |     |     |     |  |  |
| Personal loan repayments   |      |     |      |     |     |     |  |  |
| Credit card payments       |      |     |      |     |     |     |  |  |
| Other (1)                  |      |     |      |     |     |     |  |  |
| Other (2)                  |      |     |      |     |     |     |  |  |
| Other (3)                  |      |     |      |     |     | -   |  |  |
| Total monthly              | -    |     |      |     |     |     |  |  |

## How to set up a business budget in excel. Budget for business start up. Free startup business budget template excel. Starting a business budget template. Best business budget template excel.

Quickly determine your startup's available financial resources and track potential revenue with one of these free startup business budget templates, available in Excel, Google Sheets, and PDF formats. Included on this page, you'll find the most useful startup business budget templates, available in Excel, Google Sheets, and PDF formats. Included on this page, you'll find the most useful startup business budget templates, available in Excel, Google Sheets, and PDF formats. template, a startup equipment budget template, a first-year startup budget template to identify available financial resources and determine the amount of revenue needed to meet business goals. Fill in your budgeted and actual expenses and funding to gain a solid picture of your actual month-by-month operating costs and revenue. Enter startup funding details, including investor contributions, loans, and additional funding. This template is the perfect tool for any startup looking to ensure that its funding less expenses accurately reflects true fiscal health. Download Startup Business Budget Template Excel | PDF | Google Sheet To learn more about the importance of startup business planning, visit our page on startup plan, budget, and cost templates. Use this budget templates. Use this budget templates adequate resources to meet financial obligations. Enter budget goals and estimated expenses and losses to determine a total estimated budget. Itemize expenses (e.g., office space cost, domain name, business cards, etc.) and their associated costs to identify any potential cash-balance shortfalls. All entries help generate accurate totals of estimated startup costs and budget figures. Download Business Startup Costs with Monthly Overhead Expenses Template Excel | Google Sheets For a variety of free, downloadable startup business with this basic startup expenses template. Itemize startup expenses (real estate, equipment costs, inventory, promotional expenses, etc.), to compare total expenses to working capital. Detail sources of capital (investors, bank loans, etc.) to determine your burndown rate as it relates to expenses. This template also offers a unique security and collateral for loan section that allows you to list available collateral against potential loans, as well as loan guarantors. Download Startup Expenses Template Excel | Google Sheets Use this simple business startup costs with variable and fixed expenses to estimate costs and funding requirements. The template includes sections for funding details (investor funding, loans, and others), as well as costs (fixed and average monthly expenses). Taken together, these details provide an accurate picture of your startup's projected month-by-month resources vs. funding, so you can identify and address any potential costs that could jeopardize your business' sound fiscal footing. Download Business Startup Costs with Variable and Fixed Expenses Template Excel | Google Sheets An itemization of your startup's equipment costs is often the most valuable analysis that you can provide. Until you list individual equipment for your startup venture — and their various costs — you most likely won't have the big picture of what equipment costs will entail. Simplify and expedite the process with this equipment budget template: You'll find a breakdown of the line-byline, item-by-item expenditures, and how they affect available financial resources. Once complete, you can compare budgeted equipment totals to estimated annual service revenues. Download Startup Equipment totals to expenses with this easy-to-use business startup costs template. Use the funding section to itemize investors' budgeted (promised) vs. actual initial or second-round funding, capital, or loans to determine the line-by-line or total difference in funding relates to required expenses. 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This template provides ample space to include earnings before interest and taxes (EBIT) budget and actual details, as well as comprehensive profit and loss and balance sheet category sections to thoroughly plan and track your startup's financials. Download Annual Startup Business Budget Template Excel | Google Sheets For more annual business budget templates, see our article "Free Annual Business Budget". Templates". Manage your website-specific startup budget with this unique, all-inclusive template for web-based services. Track initial investments against year-by-year financing compared to line-by-line startup costs. Use the unique benefits section to list reductions in specific costs to get a comprehensive picture of your web business's budget, and see if it matches actual investments and other resources' contributions. Download Startup Website Budget Tool Template Excel | Google Sheets A strong startup budget template provides a framework to plan your business operations by comparing expenses with projected and actual revenue sources. To account for your startup's operational costs, compared to potential and actual revenue, you should include the following sections in a startup budget ed and Actual Funding figures to see if any line items are over or under budget. Budgeted and Actual Funding figures to see if any line items are over or under budget. Budgeted and Actual Funding figures to see if any line items are over or under budget. actual funding amount for any given time period (monthly, quarterly, or annually). Broad Expenses Categories to house other, smaller items (e.g., create broad cost categories such as administrative, location, hardware, licenses, marketing, etc.). Itemized Expenses: Enter budgeted and actual line-by-line items for each and every expense (e.g., instead of merely entering a figure for "location," include line-items such as rental cost, internet set-up, furniture costs, security, etc.). Variable Costs: Include costs you can confidently forecast due to their lack of variation. Startup Budget Overview: Review the autocalculated broad strokes of your budgeted vs. actual expenses, and your funding less expenses. Startup funding, etc.) to ensure you have adequate funding. In short, using a startup budgeted vs. actual expenses, and your funding (investors, loans, additional funding, etc.) company's expenditures with revenue (and other income sources, such as investments) to determine the cost of your operations company's budget templates provide you with annual insights into the fiscal health of your company's budget, it's also important to have shorter (month-by-month and quarter-by-quarter) perspectives, so that you aren't surprised by unforeseen operational costs. Shorter-term startup budget templates enable you to accurately calculate your venture's true budget, and also serve as a document for banks or other lenders to review, if you're seeking a loan. Empower your people to go above and beyond with a flexible platform designed to match the needs of your team — and adapt as those needs change. The Smartsheet platform makes it easy to plan, capture, manage, and report on work from anywhere, helping your team be more effective and get more done. Report on key metrics and get real-time visibility into work as it happens with roll-up reports, dashboards, and automated workflows built to keep your team connected and informed. When teams have clarity into the work getting done, there's no telling how much more they can accomplish in the same amount of time. Try Smartsheet for free, today. Try Smartsheet for Free Get a Free Smartsheet Demo Did you know that 90% of startups fail? That's scary. But why do they fail? It's not because they had a bad idea. It's also not because they didn't pick the right market or have enough passion for their product. The most common reason why startups fail is that they run out of money. Want to avoid becoming part of that 90%? Check out our step-by-step guide on how to create and forecast your startup budget. It will help you: Figure out what expenses to include in your startup's budget (and how to categorize them) Forecast your budget for months in advance Ensure you'll be able to generate enough revenue to sustain your company Most importantly, it'll help you be better prepared and organized so you don't unexpectedly run out of money and become another statistic. Let's get started. Table of contents: What is a Startup Budget? A startup budget is an estimate of how much it'll cost to start and run your business. On top of that, your budget should also include where the money will come from to continue to operate your startup. One of the most important things to keep in mind is that budgets aren't 100% accurate, and that's ok. You're combining historical data and assumptions to predict how much money your startup will need to spend each month. As you make adjustments and go through a few budgeting cycles, you'll notice that your budget should start to become more accurate over time. Related: 5 Types of Budget Models (And How to Choose the Right One) What Should a Startup's budget should include? Your startup's budget should include all the necessary expenses are in the next section, but you probably have a good idea of what they include. It's important to categorize these expenses by department. Even if you don't have dedicated departments right now, this will make it much easier as you grow. For instance, you should separate marketing software from accounting software from accounting software rather than only grouping them as "software". The other part of your startup budget that a lot of founders overlook, is revenue. When you hear the word "budget", most people immediately think about expenses or money going out. However, the money that goes out needs to come from somewhere. If you don't account for your revenue (current and future), your budget won't be as accurate as it could be. Throughout the year, your revenue will hopefully increase. That additional revenue needs to be factored into your budget. On the flip side, if your revenue doesn't grow as expected or even trends downward, your budget for the ups and downs of building a startup. But for now, just keep in mind that a startup budget goes beyond just listing your expense. How to Create a Startup Budget in 6 Steps Now that we've covered the basics, let's dive into the fun part. Here's how to create a startup budget that will prepare you for any scenario. Step 1: Choose a Tool to Create Your Startup's Budget To start, choose a tool to create your budget. A lot of startups prefer to use a combination of spreadsheets and a dedicated SaaS tool. Spreadsheets are good for getting all your expenses down on "paper" and ideating. However, at some point you're going to want to move away from spreadsheets and graduate to a dedicated tool that'll not only help you list your expenses, but forecast your budget and model different scenarios. Obviously, I'm going to recommend using Finmark. But not just because it's our product. With Finmark, you don't have to deal with a bunch of manual data entry to enter all your expenses or stress over calculations and formulas. You can connect your accounting software (e.g. Quickbooks and Xero) and we'll automatically pull in your expense data and sync it on a regular basis. On top of that, you'll be able to plan and forecast what your expenses will be months in advance. Again, you don't need to use Finmark, but it will save you hours of work and help you avoid making costly mistakes in your startup's budget. You can learn more about how Finmark helps with budgeting here. Now, on to the next step! Step 2: Make a List of Your One-Time Expenses Once you have your tool of choice, the next step is to list your expenses like: Computers Office furniture Licenses or fees One-off consultations (e.g. consulting with a lawyer) One-time marketing expenses (e.g. conference booth) Essentially, anything that you'll pay for on an ad-hoc basis fits in this category. Even if it's something you'll purchase multiple times throughout the year, as long as it's not a recurring expenses on a set schedule, it's in this category. A good example of this would be marketing expenses. If you plan to attend multiple conferences throughout the year, each event will come with its own expense and needs to be included in your Fixed Costs. These are the recurring expenses that stay relatively the same month-to-month. This includes expenses like: Rent and utilities Payroll and benefits Website hosting SaaS tools Subscriptions One thing worth noting is that fixed expenses that you pay for guarterly or annually. For instance, if you have an annual subscription to Hubspot, that's a fixed expense. Then you'll spread the cost over 12 months in your budget. So if you pay \$9,600 for an annual subscription, you'll enter that as \$800/month over a 12-month period in your business, your fixed costs should stay pretty consistent. Related: How to Build a Budget Forecast From Scratch Step 4: Make a List of Your Variable Costs. Just as the name implies, these are expenses that "vary" month-to-month depending on other factors. Oftentimes, the costs are linked to growth. The more your business grows, the higher your variable costs tend to be, which is one of the biggest differences between variable and fixed costs. Some examples of this category. For instance, some email marketing tools have usage-based pricing. The more you pay. Another common example of this is software that charges per user, like Asana. You may start off paying for 20 users, but if you plan to grow your team to 50+ users, that expense will grow over time. That needs to be accounted for in your budget. Forecast isn't going to be 100% accurate. However, the more data you have to justify your assumptions about the future, the better. Let's take an expense like Stripe for example. Stripe for example. Stripe charges a flat 2.9% plus \$0.30 per transaction. Unless you know exactly how many customers you're going to acquire over the next 12 months, it's impossible to accurately forecast this budget. But if you look at your historical data and see your customer-base grew 10-15% per month over the past two quarters, you can use those numbers to estimate how much you'll spend on Stripe fees for the next couple of quarters. Step 5: Forecast Your Revenue Remember what we said about the importance of accounting for revenue in your startup budget? Now's the time. Where will the money come from to pay for the expenses you outlined in steps 2-4? We have an entire guide on how to forecast your revenue, which you can check out here: Revenue Forecasting: 4-Step Guide. The most important thing to keep in mind here is that you need to account for your best and worst case scenarios for how much revenue you'll generate throughout the year. Too many startups make the mistake of building their budget based on overly-optimistic revenue as expected, things go downhill really fast and you become part of that 90% failure statistic. All because you didn't have a contingency plan. That's why we always suggest planning for three scenario: This scenario assumes faster growth Downside scenario: This scenario assumes faster growth As an example, let's say your startup has grown its revenue 15% month-over-month for the past six months. The revenue growth Upside scenario: 15% revenue growth Upsid what you "hope" will happen. In the example above, we'd need a plan for how to achieve a 25% revenue growth rate when we've historically achieved 15%. Are we going to allocate more of our budget to advertising? Did we figure out a way to dramatically increase our conversion rate? Do we plan to release a new product line or add-on? As you can see, it's more than a quessing game. And in that first bullet point, you can see the relationship between your budget and revenue. But the opposite is also true. Let's say your upside scenario becomes reality and your revenue grows faster than you expected. Your budget should change to reflect the new capital you have to work with. If you made your original budget assuming you'd be generating \$100K in monthly recurring revenue (MRR), what happens when you generate \$125K MRR instead? The smart answer is to use the additional revenue to accelerate growth even more. By planning for that increase in your budget, you'll know exactly what to do if and when it happens. Step 6: Create a Cash flow projection. A cash flow projection is simply a forecast of how much money will move in and out of your startup each month. Calculating your cash flow is pretty simple: Find your opening balance: How much money is your startup going to receive this month? Calculate your receivables (revenue): How much money is your startup going to pay out this month? Use the cash flow formula: Receivables - Payables Add your opening balance: Add your opening balance to the number you calculated in step #4 to find your closing balance for the month Note: If you use a financial planning tool like Finmark, all of this is done for you and made into a chart that looks much better than a spreadsheet. Just sayin... Cash flow projections are a good way to make sure your business is financially viable. If your projection shows that your cash flow will be on a decline for a long time with no signs of turning around, you can analyze the numbers to understand why. This is typically because you're not generating enough new revenue or your expenses are too high. In either case, you'll have some important decisions to make. On top of that, if you plan to fundraise, investors will expect to see your cash flow projections, so budgeting is a great time to put it together. Related: How to Create a Cash Flow Projections, so budgeting is a great time to put it together. Related: How to Create a Cash Flow Projections, so budgeting is a great time to put it together. Related: How to Create a Cash Flow Projections, so budgeting is a great time to put it together. realize that you may not be at the point where you're ready for that step (we do have very affordable plans though 3). So we created a simple startup budget template FAQ There are a lot of questions around startup budgets, so we did a guick search to find some of the most commonly asked guestions on the topic. Check out the answers below. What is a good marketing budget for a startup? The average startup spends 10%-13% of total revenue on marketing budget for a startup? The average startup spends on the stage of your startup. If you're just starting out, it's best to be as scrappy as possible and explore low-cost or free marketing channels like SEO and social media. More established startups on the type of business you have, you can expect to spend anywhere from a few hundred dollars to thousands. It largely depends on what type of services you need, but some common legal expenses for startups include: Business formation Fundraising Terms of use Mergers The good thing about legal expenses is you can get an estimate of how much the services you need will cost beforehand, which you can then add into your startup budget. How much should startups budget for R&D? In our Fundraising 101 webinar, our CEO, Rami Essaid, recommended that early stage startups trying to find product-market fit should spend anywhere from 70-80% of their budget on R&D. In the early days, your goal is to make sure: You're building something that people need You're building the right for their problem Once you've established product has a need, the other stuff is less important. Investing in marketing for a bad product is like trying to work out to compensate for a poor diet. What tool should I use to create a startup budget? We recommend Finmark. However, if you're at the very beginning stages and just ideating, you can use a spreadsheet as a base until you're ready for something more advanced. What accounting method should I use for a startup budget? Sixty-seven percent of small businesses use accrual-based accounting to track their finances. Ready to Create Your Startup Budget? Creating a startup budget might seem intimidating or daunting at first. However, I hope this guide showed you it's a lot easier than most people realize, especially with all the tools available to founders. If you're interested in using Finmark to create, manage, and forecast your budget, you can sign up for a free trial here. It'll save you time and tons of headaches, trust me.

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