

### Start-up Budget to Finance the Co-op

A new cooperative will require capital to begin operating successfully. The co-op’s steering committee, board, or organizers should examine the amount of capital needed to start the enterprise as well as the sources for capital, which might include member investment, debt financing, or other funding opportunities. Groups can use the following sheet to explore their start-up capital needs and the potential sources of capital, making notes about how these estimates were determined.

Expenses	Estimated Amount	Source	Notes and assumptions
<b>Building</b>			
Rent or purchase price	_____	_____	
Modification costs	_____	_____	
Equipment	_____	_____	
_____	_____	_____	
<b>Employees (costs prior to start)</b>			
Manager wages	_____	_____	
Employee wages	_____	_____	
_____	_____	_____	
<b>Other Expenses</b>			
Inventory	_____	_____	
Legal services	_____	_____	
Accounting services	_____	_____	
Insurance	_____	_____	
Consultants	_____	_____	
Software	_____	_____	
Interest (prior to start)	_____	_____	
_____	_____	_____	
<b>Operating Capital</b>			
Working capital	_____	_____	
Over-run allowance	_____	_____	
<b>Total</b>	_____	_____	