# Startup & Monthly Costs

Use current local quotes. Type into the boxes or print and complete by hand.

**Business / owner:** ____________ **Date:** ____________

## 1 One-time startup expenses

| Expense | Amount ($) | Quote / source / date |
|---|---|---|
| Registration / local requirements | | |
| Training / agreement review | | |
| Equipment / secure key storage | | |
| Website / initial marketing | | |
| Insurance deposits / other setup | | |
| **A. Startup total** | | |

## 2 Recurring monthly expenses

| Expense | Amount ($) | Quote / source / date |
|---|---|---|
| Insurance | | |
| Software / phone / internet | | |
| Marketing | | |
| Vehicle fixed-cost allocation | | |
| Other monthly overhead | | |
| **B. Monthly overhead total** | | |

Do not count prepaid insurance or other expenses twice.

Already own your phone or vehicle? Include only new spending and business costs.

# Cash Needed & Visit Pricing

Bring totals A and B forward from page 1. All dollar figures are in USD.

**Business / owner:** ____________ **Date:** ____________

## 3 Estimate your opening cash needs

| | |
|---|---|
| A. Startup total (page 1) | |
| B. Monthly overhead (page 1) | |
| C. Reserve months you choose | |
| D. Working-capital reserve = B x C | |
| E. Other cash needs not counted above | |
| **Opening cash needed = A + D + E** | |

## 4 Build a price for each visit

| | |
|---|---|
| On-site minutes + travel + reporting / admin minutes | |
| Total minutes / 60 = total hours | |
| Total hours x target hourly compensation ($) | |
| Direct visit costs: travel, supplies, other | |
| Overhead per visit: monthly B / realistic paid visits | |
| Base price: compensation + direct costs + overhead | |

## 5 Check your final quote

**Quoted visit price ($)** ____________ **Paid visits / month** ____________

Allow for payment fees, applicable taxes, and additional margin before quoting.
Gross monthly revenue = visit price x paid visits. Subtract actual expenses for profit.
Planning tool only. No assumed clients or guaranteed earnings. Avoid duplicate costs.