

# Startup Expenses Planner

Plan your startup costs before you launch to avoid financial surprises and ensure your trade business starts strong.

## Instructions:

1. List each item you will need under the categories below.
2. Estimate the cost as accurately as possible.
3. Add actual costs once purchased to track your spending.
4. Calculate the total startup cost at the end to know how much you need to invest before your first job.



<b>Category</b>	<b>Item / Description</b>	<b>Estimated Cost (£)</b>	<b>Actual Cost (£)</b>
<b>Business Registration &amp; Setup</b>	<b>e.g. Companies House fee, accountant setup</b>		
<b>Insurance</b>	<b>Public liability, tool insurance, van insurance</b>		
<b>Tools &amp; Equipment</b>	<b>Drill, hand tools, ladders, PPE</b>		
<b>Van &amp; Vehicle Costs</b>	<b>Purchase, deposit, van signage</b>		
<b>Marketing</b>	<b>Business</b>		

	<b>cards, flyers, logo design, website domain</b>		
<b>Software &amp; Subscriptions</b>	<b>Invoicing software, job management apps</b>		
<b>Training &amp; Qualifications</b>	<b>Any courses or renewals needed</b>		
<b>Uniform &amp; Branding</b>	<b>Branded T- shirts, hoodies, workwear</b>		
<b>Other</b>	<b>Any additional costs not listed above</b>		

 **Total Estimated Startup Cost: £ \_\_\_\_\_**

 **Total Actual Startup Cost: £ \_\_\_\_\_**

### **Notes & Next Steps**

- Review these costs alongside your pricing calculator to ensure profitability from day one.
  - Keep digital and paper copies of all receipts for tax purposes.
  - Update this planner as you grow to prepare for future investments (tools upgrades, additional vehicles, staff PPE).
-  **Save this planner and print it out to tick off each purchase as you build your business.**
-  **Use the blank table below to add anything your Business needs extra..**

Category	Item / Description	Estimated Cost (£)	Actual Cost (£)
Business Registration & Setup			
Insurance			
Tools & Equipment			
Van & Vehicle Costs			
Marketing			
Software & Subscriptions			

<b>Training &amp; Qualifications</b>			
<b>Uniform &amp; Branding</b>			
<b>Other</b>			