MAC NEAL LLC

Startup Cost & Break-Even Worksheet

Find out what it takes to open your doors, and how many sales a month it takes to stay open.

FOR NEW BUSINESS OWNERS

Free guide · Mac Neal LLC · Bookkeeping, Tax & Compliance · Novi, MI · Chicago · San Diego · English & Español

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Step 1: One-time startup costs

Everything you must pay before your first sale. Get quotes where you can.

Startup cost	Amount
Business formation & registration fees	
Licenses & permits	
Equipment & tools	
Initial inventory or supplies	
Website, logo & branding	
Software & subscriptions (first year)	
Insurance (first premium)	
Deposits (lease, utilities)	
Professional help (accounting, legal)	
Opening cash cushion (3–6 months of fixed costs)	
Total	

Step 2: Monthly fixed costs

Costs you pay every month whether you sell anything or not.

Monthly fixed cost	Amount
Rent or workspace	
Owner pay you need	
Employee or contractor pay	
Insurance	
Software & phone	
Loan payments	
Marketing	
Bookkeeping & tax help	
Other	
Total	

Step 3: Price and margin

Item	Your numbers
Average price per sale (A)	
Variable cost per sale: materials, fees, commissions (B)	
Contribution per sale (A − B)	

Step 4: Break-even

Break-even sales per month = Monthly fixed costs ÷ Contribution per sale

> **Example (illustrative only):** monthly fixed costs of $4,000 and a price of $250 with $50 of variable cost per sale give a contribution of $200. Break-even is $4,000 ÷ $200 = **20 sales a month**.

Your break-even	Result
Monthly fixed costs ÷ contribution per sale	
Break-even sales per week (÷ 4.3)	

Step 5: Reality check

- [ ] Can you realistically make that many sales in your first 6–12 months?
- [ ] Does your cash cushion cover the months before you reach break-even?
- [ ] Have you set aside about 25–30% of profit for taxes? (Your rate depends on your situation.)
- [ ] If the numbers don't work, change the price, the costs or the plan before you spend.

Want a second set of hands? Book a free 15-minute call at macnealllc.com/start-your-plan or email malcolm@macnealllc.com.