

Capital requirements: personal expenditure

Fill in the figures:

How much money will you need to earn from your business to cover your personal spending?

Work out your annual costs

Euro

Household	
Rent or similar costs	
Food, household objects	
Clothing etc.	
Electricity/heating	
Water	
Waste disposal	
Telecommunications	
Leisure time	
Kindergartens	
Spending on financial and material assets (e.g. securities, savings schemes, real estate)	
Special expenses (Christmas, birthdays, holidays, repairs, subscriptions to clubs/associations)	
+ Total	
Insurance policies	
Life assurance/pension schemes	
Health insurance	
Accident insurance	
Liability insurance	
Car insurance	
Household insurance	
+ Legal protection insurance	
Total	
Other	
Reserve for income tax	
Maintenance obligations	
+ Repayments/interest payments for personal loans	
Total (required personal income)	
- Other income (e.g. income of partner, rental income, Start-up grant)	
= Private expenditure (necessary salary)	*

*Insert negative figure (using minus sign).