

Cost Comparison of Suspending/Sustaining Your Business

One of the major factors in determining whether or not to keep your business open when you are deployed is the cost of sustaining your business versus the cost of suspending your business. To suspend your business, you will need to figure out how much it will cost to re-launch your business when you return. If you sustain your business, you will need to know what your recurring costs will be.

Use the list below to compare your one-time and recurring costs of business. Add the costs in each column, and answer these questions:

**Will you have the cash reserves to cover the one-time costs to re-launch if you suspend?
Will you have the revenue to cover the costs if you sustain?**

One-Time Costs To Re-Launch After Suspending Your Business

- ◆ Acquisition of office space
- ◆ Office equipment
- ◆ Production equipment
- ◆ Office furniture
- ◆ Transportation and installation of equipment
- ◆ Decorating or renovating
- ◆ Signs
- ◆ Security
- ◆ Initial product inventory
- ◆ Insurance
- ◆ Advertising
- ◆ Custom supplies
- ◆ Utilities
- ◆ Professional fees
- ◆ Business licenses and permits
- ◆ General office supplies
- ◆ Service providers

Recurring Costs For Sustaining Your Business

- ◆ Employee wages
- ◆ Payroll taxes
- ◆ Health insurance
- ◆ Workman's compensation insurance
- ◆ Monthly rent or mortgage
- ◆ Security fees
- ◆ Business insurance
- ◆ Replenishing office supplies
- ◆ Lease payments for equipment
- ◆ Inventory replenishment
- ◆ Monthly advertising
- ◆ Utility payments
- ◆ Travel/transportation
- ◆ Professional fees
- ◆ Bank service fees
- ◆ Credit card processing fees
- ◆ Service providers

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