

Quick check: how much money do I need to set up my company?

The following quick check will help you to estimate your cash requirements for setting up a company roughly, but realistically. If you make a few assumptions, you can find out in 10 to 15 minutes how much money you should plan for the startup and the initial period after it. The quick check does not replace detailed planning, but it does provide you with a solid basis for your next steps.

Step 1: Establish basic assumptions

Tick the box or make a note:

Planned legal form:

Sole proprietorship Limited liability company Private limited company

Planned start date: _____

Alone or in a team?

Alone With employees (number: _____)

Do you receive a salary at first?

No Reduced Normal

Step 2: Formal capital

This capital belongs to the company and, if correctly entered, is available for operations.

Sole proprietorship: No minimum capital

Limited liability company: CHF 20,000

Private limited company: CHF 50,000 paid in (of CHF 100,000 in share capital)

Note the amount:

CHF _____

Step 3: One-off startup and founding costs

Have you considered these costs?

Foundation and formalities

- Notary's office/commercial register
- Advice (e.g. legal and tax issues)

Infrastructure and setup

- IT/hardware
- Equipment/machines
- Website/branding

Market entry

- Marketing at startup
- Initial storage/material

Total one-off startup costs:

CHF _____

Step 4: Monthly fixed costs

What costs are incurred each month?

- Rent/running costs
- Wages and social security contributions
- Software/subscriptions/licences
- Insurance
- Fiduciary/legal
- Private fixed costs (if no full salary)

_____ (other)

Total monthly fixed costs:

CHF _____

Step 5: Time until stable income

Make a realistic estimate:

- When do the first incomings arrive? After _____ months
- When are incomings regular? After _____ months
- Your customers' payment deadlines:
Immediately 30 days 60 days

Planned reserve time:

6 months 9 months 12 months

Step 6: Your rough cash requirement

Add these up:

One-off start-up costs	CHF _____
+ Security reserve (monthly fixed costs × months without stable income)	CHF _____
+ Formal capital (legal form)	CHF _____
Total cash requirement	CHF _____

Important note

This quick check provides orientation. It does not replace detailed liquidity planning, but it does help to develop realistic expectations and identify financial bottlenecks at an early stage.