GROW CAREFULLY

Business expansion cost planner

New costs often arrive **before** new income. Use this to pressure-test a growth step — keep the full cost list with your plan.

The growth step

WHAT I WANT TO EXPAND

Pressure test

NEW COSTS THAT MUST BE PAID BEFORE THE NEW INCOME ARRIVES (EXAMPLES: STOCK, DEPOSITS, STAFF, TRANSPORT, MARKETING)

ROUGH TOTAL NEEDED BEFORE INCOME — AND WHEN INCOME IS EXPECTED

WHAT I WILL DO IF THAT INCOME ARRIVES LATE

Grow carefully

1. Test demand before the biggest spend
2. Protect current customers and quality while expanding
3. Prefer phases or deposits over one big leap

Decision

GO / PHASE / WAIT

FIRST COST TO FUND