LoftyBiz Start-up Spending Worksheet

Write down every planned spend over a limit you choose. Next to each one, answer: does it bring customers or make the product right now? Cross out one that doesn't. Check one secondhand source for equipment you need. And write a one-page offer you could sell by hand tomorrow.

From LoftyBiz 130 — Spend Less to Start: What a New Business Should and Shouldn't Pay For. Systex is our own product; you can find Systex at loftybiz.net, or click the link in the description.

Your spending filter

Set a limit (Desmond used $250 in the example; choose your own). The amber row is an example from the video, not a promise. Replace it with your own planned spends.

Planned spend	Amount (your currency)	Bring customers or make the product, right now?	Decision (yes / no / later)
Example only: branding and marketing agency package	about $3,000 a month (Desmond's example)	No — visiting offices himself would do more	No this month

Worked examples from the video (not promises, not budgets or forecasts)

Business (example only)	First plan vs lean start	What they paid for	What waited
Philippa, celebration cakes, Wichita	[illegible]	[illegible]	[illegible]
Desmond, commercial cleaning, Tacoma	[illegible]	[illegible]	[illegible]

The order is the lesson: customers first, then equipment, then systems. Put every big spend through one filter, delay hires until demand forces them, and fix the approach before you spend harder. These are examples, not promises.

This week's task

Write down every planned spend over a set amount you choose. Next to each one, answer: does it bring customers or make the product right now? Cross out one that doesn't. Check one secondhand source for equipment you need. And write a one-page offer you could sell by hand tomorrow. Put that spending worksheet into Systex, so it is waiting when you need it.

Example figures. General education, not financial, legal or tax advice. Results vary. These are examples, not promises.