



# Budget and checklist for self-employment





## One-time startup costs and investments

Sole proprietorship cost item	Check	Your costs
Startup capital	<input type="checkbox"/>	
Registration with OASI compensation office (mandatory contributions from CHF 2,300 p.a.) <a href="#">To OASI, DI, and LEC registration</a>	<input type="checkbox"/>	
Poss. new commercial register entry (for annual revenue of CHF 100,000 or more) <a href="#">More on commercial register entry</a> (in German, French, and Italian)	<input type="checkbox"/>	
Poss. VAT registration (for expected annual revenue of CHF 100,000 or more) <a href="#">More on VAT</a>	<input type="checkbox"/>	
Poss. startup advice	<input type="checkbox"/>	
(Home) office equipment (desk, computer, phone, etc.)	<input type="checkbox"/>	
Poss. other essentials and major purchases (stock, shelving, vehicle, etc.)	<input type="checkbox"/>	
Marketing (website, logo, business cards, etc.)	<input type="checkbox"/>	
<b>One-time startup costs and investments subtotal</b>		



## Monthly recurring costs

Sole proprietorship cost item	Check	Your costs
Income <a href="#">How to calculate your own pay</a>	<input type="checkbox"/>	

Sole proprietorship cost item	Check	Your costs
<b>Taxes</b> - Federal: direct federal income tax - Cantonal: income tax and wealth tax - Communal: rate can be higher or lower than for cantonal tax, in some cases with own scale and terms <a href="#">More on taxes. To the tax calculator</a>	<input type="checkbox"/>  	
Social insurance - OASI/DI/LEC contributions - Family allowance - Poss. daily sickness benefits insurance - Occupational and non-occupational accident insurance - Poss. occupational disability and/or loss of earnings insurance - Poss. occupational benefits insurance (OPA) - Poss. private pension Poss. business insurance - Commercial third-party liability insurance - Professional liability insurance - Property insurance - Other forms of insurance, depending on industry and activity Find out <a href="#">here</a> which insurance you need and take our <a href="#">insurance check</a> .	<input type="checkbox"/>  	
Business phone and internet	<input type="checkbox"/>	
Poss. accounting/fiduciary/tax advice or software	<input type="checkbox"/>	
Poss. office (rent, office equipment, water, electricity, heating, building insurance)	<input type="checkbox"/>	
Poss. storage (rent, purchase of merchandise)	<input type="checkbox"/>	
Poss. advertising (e.g. online ads)	<input type="checkbox"/>	
Poss. industry association membership	<input type="checkbox"/>	
Poss. staff costs - Wage costs - Insurance for staff (Pillars 1 and 2, daily sickness benefits insurance, and accident insurance) - Poss. training - Poss. equipment	<input type="checkbox"/>	
<b>Monthly recurring costs subtotal</b>		

## Total