

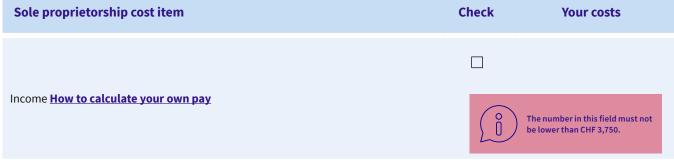
## Budget and checklist for self-employment



## **One-time startup costs and investments**

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





## Self-employment

Sole proprietorship cost item	Check	Your costs
<ul> <li>Taxes</li> <li>Federal: direct federal income tax</li> <li>Cantonal: income tax and wealth tax</li> <li>Communal: rate can be higher or lower than for cantonal tax, in some cases with own scale and terms</li> <li>More on taxes. To the tax calculator</li> </ul>		The number in this field must not be lower than CHF 302.
<ul> <li>Social insurance <ul> <li>OASI/DI/LEC contributions</li> <li>Family allowance</li> <li>Poss. daily sickness benefits insurance</li> <li>Occupational and non-occupational accident insurance</li> <li>Poss. occupational disability and/or loss of earnings insurance</li> <li>Poss. occupational benefits insurance (OPA)</li> <li>Poss. private pension</li> </ul> </li> <li>Poss. business insurance <ul> <li>Commercial third-party liability insurance</li> <li>Professional liability insurance</li> <li>Property insurance</li> <li>Other forms of insurance, depending on industry and activity</li> </ul> </li> </ul>		The number in this field must not be lower than CHF 200.
Business phone and internet		
Poss. accounting/fiduciary/tax advice or software		
Poss. office (rent, office equipment, water, electricity, heating, building insurance)		
Poss. storage (rent, purchase of merchandise)		
Poss. advertising (e.g. online ads)		
Poss. industry association membership		
<ul> <li>Poss. staff costs</li> <li>Wage costs</li> <li>Insurance for staff (Pillars 1 and 2, daily sickness benefits insurance, and accident insurance)</li> <li>Poss. training</li> <li>Poss. equipment</li> </ul>		
Monthly recurring costs subtotal		

## Total