LAUNCH READY · SESSION 3 OF 8

Money Matters: Budgeting & Pricing

Startup costs, pricing with confidence, and cash flow you can manage

Toronto Public Library · York Woods Branch
Entrepreneur in Residence · Fall 2026 · Leo Bailey

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SESSION 3

Today's session

1. Startup costs and pricing
2. Cash flow and keeping money separate
3. Building credit and banking relationships

YOU LEAVE WITH

A startup budget and a price you can defend

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THREE MONEY WORDS

Sales keep you busy. Profit keeps you open. Cash keeps you alive.



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STARTUP COSTS

Two kinds of costs

One-time, to get started

- Equipment and tools
- Business registration ($60 in Ontario)
- First batch of inventory or supplies
- Logo, cards, simple website

Monthly, to keep going

- Phone and internet
- Supplies and ingredients
- Insurance
- Marketing, rent or kitchen time

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PRICING

Three ways to set a price

1

Cost-plus

Add up what it costs you, then add your profit on top.

2

Market

Look at what others charge for something similar.

3

Value

What is it worth to the customer? Time saved, stress removed.

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WORKED EXAMPLE

Pricing one jar of seasoning

Cost item	Amount
Ingredients	$3.20
Jar and label	$1.30
Your time: 15 min at $25/hr	$6.25
Total cost per jar	$10.75
Selling price	$16.00
Profit per jar	$5.25

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YOUR TURN · 5 MINUTES

Pen and paper · use your handout

Price one product or service

1. Pick your main product or service
2. List every cost for one unit, including your time
3. Add them up for your cost floor
4. Choose a price and write why

If your price does not pay you for your time, it is not a price yet.

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REMEMBER

Pay yourself. Your time is a real cost.

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CASH FLOW

A simple three-month cash flow

	Month 1	Month 2	Month 3
Money in	$800	$1,400	$2,000
Money out	$1,500	$1,100	$1,200
Left over	−$700	$300	$800
Running balance	−$700	−$400	$400

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YOUR TURN · 8 MINUTES

Pen and paper · use your handout

Fill in your startup budget

1. List one-time costs from your notes
2. List monthly costs
3. Estimate three months of money in, honestly
4. Find your lowest running balance

Your lowest running balance is how much cash you need to start.

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GOOD HABITS

Keep business and personal money apart

Open a separate account
Even a second personal account works to start.

Use one card for business
Every business purchase in one place.

Photograph every receipt
A phone folder is enough to begin.

15 minutes every week
Same day, same time, check money in and out.

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CREDIT AND BANKING

Build your credit and banking relationships

1. **Pay every bill on time.** Payment history drives your credit score.
2. **Keep balances low.** Use well under your credit limit.
3. **Get to know a banker.** Meet them before you need money, not after.
4. **Keep clean records.** Statements and receipts make lending easier later.

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TAKE HOME

What you are leaving with

- A cost floor and price for one product
- Your startup budget and cash need
- A plan to separate business money

NEXT WEEK

Funding Your Vision

Questions? Book a one-on-one session.



Scan for your templates

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