PRACTICAL SME PLANNING TOOL

UAE SME Startup Cost Checklist



Clear decisions. Observable evidence. Practical actions.

- Record what matters
- Verify before approving
- Plan the next action

Welcome — Make the Next Decision

Use this practical guide to organize decisions about uae sme startup cost checklist and record evidence before approving actions.

WHY THIS GUIDE MATTERS

Small businesses need a visible baseline, a named decision owner and proof that important conditions are satisfied. Example entries are prompts only, not verified facts.

HOW RESOURCES CONNECT

Resource	Practical use
37	Review the previous decisions and signed evidence.
38	Capture the current decision, owner, evidence and approval.

IMPORTANT LIMIT

This is an independent SME planning aid. It does not replace professional, regulatory, legal, accounting, tax or security advice. Verify current UAE requirements and all supplier claims before reliance.

How to Use the Linked Tracker

Editable cells record your evidence. Calculated indicators are reminders, not independent approval.

Step	Worksheet	Action
01	Read Me	Read the limits and choose a review owner.
02	Checks	Replace illustrative starter checks with actual obligations.
03	Evidence	Attach dated proof and identify its custodian.
04	Risks	Record critical blockers, likelihood and mitigation.
05	Actions	Assign responsible people and due dates.
06	Costs	Add user-supplied AED estimates and actual costs.
07	Decisions	Record changes and decision authority.
08	Review	Review the eight chapter-level conditions.
09	Dashboard	Check open critical gates and other indicators.
10	Glossary	Confirm definitions, status choices and source notes.

DECISION RULE / A numerical indicator cannot override missing proof, critical risks or legal requirements.

CHAPTER 01

01

Financial Decision & Assumptions



Ask. Verify. Decide.

Financial Decision & Assumptions

Use these five questions to decide how to manage licence and registration estimates.

01 / QUESTION

What business decision requires reliable Licence and registration estimates?

Evidence or next action: _____

02 / QUESTION

Who is accountable for defining and reviewing Licence and registration estimates?

Evidence or next action: _____

03 / QUESTION

Which current evidence establishes the starting position for Licence and registration estimates?

Evidence or next action: _____

04 / QUESTION

What is deliberately excluded from Licence and registration estimates at this stage?

Evidence or next action: _____

05 / QUESTION

What measurable result would justify approving Licence and registration estimates?

Evidence or next action: _____

Decision Worksheet — Financial Decision & Assumptions

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 02

02

Source Records & Timing



Ask. Verify. Decide.

Source Records & Timing

Use these five questions to decide how to manage workspace and utility setup.

06 / QUESTION

Which customer, team or supplier is most affected by Workspace and utility setup?

Evidence or next action: _____

07 / QUESTION

Who owns the data and operational authority for Workspace and utility setup?

Evidence or next action: _____

08 / QUESTION

Which dependencies must exist before Workspace and utility setup can be trusted?

Evidence or next action: _____

09 / QUESTION

What would a failed or incomplete Workspace and utility setup look like?

Evidence or next action: _____

10 / QUESTION

Who can independently confirm the evidence for Workspace and utility setup?

Evidence or next action: _____

Decision Worksheet — Source Records & Timing

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 03

03

Revenue & Collections



Ask. Verify. Decide.

Revenue & Collections

Use these five questions to decide how to manage equipment and furniture.

11 / QUESTION

What source record or observation supports Equipment and furniture?

Evidence or next action: _____

12 / QUESTION

How will evidence for Equipment and furniture be dated and retained?

Evidence or next action: _____

13 / QUESTION

Which inputs are unknown or based on assumptions?

Evidence or next action: _____

14 / QUESTION

How will conflicting records or missing data be reconciled?

Evidence or next action: _____

15 / QUESTION

What test would make Equipment and furniture demonstrably acceptable?

Evidence or next action: _____

Decision Worksheet — Revenue & Collections

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 04

04

Costs & Commitments



Ask. Verify. Decide.

Costs & Commitments

Use these five questions to decide how to manage technology and subscriptions.

16 / QUESTION

What resource, budget or capacity is needed for Technology and subscriptions?

Evidence or next action: _____

17 / QUESTION

Which direct and recurring costs belong to Technology and subscriptions?

Evidence or next action: _____

18 / QUESTION

What is the fallback if Technology and subscriptions exceeds available resources?

Evidence or next action: _____

19 / QUESTION

Who verifies estimates, commitments and approvals?

Evidence or next action: _____

20 / QUESTION

Which decision must be delayed pending cost evidence?

Evidence or next action: _____

Decision Worksheet — Costs & Commitments

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 05

05

Model & Calculations



Ask. Verify. Decide.

Model & Calculations

Use these five questions to decide how to manage insurance and advisory costs.

21 / QUESTION

Which failure scenario could stop Insurance and advisory costs from meeting its goal?

Evidence or next action: _____

22 / QUESTION

How severe could the business impact of that failure be?

Evidence or next action: _____

23 / QUESTION

What mitigation is assigned to a named owner?

Evidence or next action: _____

24 / QUESTION

What escalation threshold requires immediate review?

Evidence or next action: _____

25 / QUESTION

Which residual risk must be accepted in writing?

Evidence or next action: _____

Decision Worksheet — Model & Calculations

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 06

06

Sensitivity & Risks



Ask. Verify. Decide.

Sensitivity & Risks

Use these five questions to decide how to manage initial inventory and supplies.

26 / QUESTION

What formal change may alter Initial inventory and supplies or its requirements?

Evidence or next action: _____

27 / QUESTION

How will change impacts on cost, time and controls be documented?

Evidence or next action: _____

28 / QUESTION

What evidence supports a requested exception?

Evidence or next action: _____

29 / QUESTION

Who approves an exception and records the rationale?

Evidence or next action: _____

30 / QUESTION

How will users and suppliers be informed of the decision?

Evidence or next action: _____

Decision Worksheet — Sensitivity & Risks

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 07

07

Reporting & Controls



Ask. Verify. Decide.

Reporting & Controls

Use these five questions to decide how to manage launch marketing budget.

31 / QUESTION

Which acceptance test must Launch marketing budget pass?

Evidence or next action: _____

32 / QUESTION

What observed result counts as a failure, not a pass?

Evidence or next action: _____

33 / QUESTION

Which stakeholder reviews the results and evidence links?

Evidence or next action: _____

34 / QUESTION

What is the recurring review frequency for Launch marketing budget?

Evidence or next action: _____

35 / QUESTION

What improvement will be prioritized after learning from the results?

Evidence or next action: _____

Decision Worksheet — Reporting & Controls

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

CHAPTER 08

08

Approval & Action



Ask. Verify. Decide.

Approval & Action

Use these five questions to decide how to manage contingency and working capital.

36 / QUESTION

What exact evidence must exist before sign-off of Contingency and working capital?

Evidence or next action: _____

37 / QUESTION

Who holds final approval authority and backup responsibility?

Evidence or next action: _____

38 / QUESTION

Which unresolved issues prevent acceptance or launch?

Evidence or next action: _____

39 / QUESTION

Where are records, handover files and contacts stored?

Evidence or next action: _____

40 / QUESTION

What date and owner are assigned for the next decision review?

Evidence or next action: _____

Decision Worksheet — Approval & Action

Record the choice and supporting facts. Keep unknowns visible until investigated.

QUESTION / DECISION	YOUR NOTES & EVIDENCE
Scope and required result	_____ _____
Owner and affected people	_____ _____
Evidence and source date	_____ _____
Critical exception or dependency	_____ _____
Next decision and approval	_____ _____

TOP ACTIONS BEFORE APPROVING THIS CHAPTER

Priority	Action / proof	Owner / due
1	Confirm the evidence with the responsible person	_____
2	Record the most important open question	_____
3	Decide or assign a dated follow-up action	_____

REVIEW / Business owner: _____ Date: _____ Decision / open risk: _____

DECISION SUMMARY / EVIDENCE FIRST

Eight-Part Evidence Review

Use this summary to challenge the strongest assumptions before approval.

Chapter	Critical focus	Evidence / decision
01	Licence and registration estimates	_____
02	Workspace and utility setup	_____
03	Equipment and furniture	_____
04	Technology and subscriptions	_____
05	Insurance and advisory costs	_____
06	Initial inventory and supplies	_____
07	Launch marketing budget	_____
08	Contingency and working capital	_____

REVIEW QUESTIONS

Which assumptions lack evidence? Which critical dependencies are unresolved? What could fail after sign-off? Who accepts each remaining risk?

DECISION CONTROL / SIGN-OFF

Scope, Exceptions and Final Decision

Do not treat examples as approved business obligations.

Decision item	Notes / evidence
Approved business outcome	_____ _____
Evidence-backed commitments	_____ _____
Explicitly excluded work	_____ _____
Cost and capacity boundaries	_____ _____
Unresolved critical risks	_____ _____
Named final decision owner	_____ _____

DECISION: [ ] APPROVED [ ] REVISE [ ] REJECTED | Owner _____ Date _____

IMPLEMENTATION / REVIEW GATES

Practical Review Plan & Acceptance Gates

Use conditional checkpoints, not unsupported delivery guarantees.

Stage	Expected proof	Owner / review
Baseline	Scope and owner recorded	_____
Evidence	Source records verified	_____
Decision	Exceptions reviewed	_____
Follow-up	Owner and review date assigned	_____

CRITICAL DEPENDENCIES

Question	Notes & evidence
Missing required source or approval	_____
Internal or external decision owner	_____
Next review date or contingency	_____

BUDGET / ESTIMATES NOT QUOTES

Resources, Costs and Trade-offs

Record user-supplied figures in AED. Never assume fixed UAE prices.

Cost item	Estimated AED	Evidence / source
Setup or implementation	_____	_____
Recurring subscriptions	_____	_____
Staff time and support	_____	_____
Training and quality checks	_____	_____
External professional review	_____	_____
Contingency reserve	_____	_____
Total estimate (manual check)	_____	_____

DECISION QUESTION

If uae sme startup cost checklist costs more or takes longer than expected, which noncritical tasks can be delayed without weakening essential outcomes?

QUALITY / EVIDENCE GATES

Acceptance, Review and Handover

Approval should depend on observable evidence and accountability.

Acceptance gate	Pass / review	Evidence / owner
Business result and scope confirmed	[ ] PASS [ ] REVIEW	_____
Critical checklist evidence attached	[ ] PASS [ ] REVIEW	_____
Open issues and assumptions reviewed	[ ] PASS [ ] REVIEW	_____
Risk owner and contingency recorded	[ ] PASS [ ] REVIEW	_____
Cost and capacity constraints reviewed	[ ] PASS [ ] REVIEW	_____
Records and access handed over	[ ] PASS [ ] REVIEW	_____
Business owner signs decision	[ ] PASS [ ] REVIEW	_____

IMPORTANT / This example checklist is not a certified regulatory or security audit.

90-Day Decision and Improvement Plan

The periods are illustrative planning windows, not commitments.

Period	Focus	Evidence / action
Days 1–30	Establish the baseline	Interview owners, assemble source evidence
Days 31–60	Validate and prioritize	Test claims, compare costs, resolve blockers
Days 61–90	Approve and improve	Document sign-off, owners and next reviews

TOP THREE COMMITMENTS

Priority	Action / evidence	Owner / due
1	Resolve the highest-impact unanswered question	_____
2	Approve the smallest usable plan	_____
3	Schedule the next evidence-based review	_____

Methods, Source Checks and Interpretation

Resources and obligations may change. Confirm authoritative source documents.

UAE Government Portal

https://u.ae/en

UAE Federal Legislation Platform

https://uaelegislation.gov.ae/en

SME Compass Hub

https://smecompasshub.com

HOW TO INTERPRET THIS GUIDE

Checklists and sample workflows do not establish that a supplier, website, financial projection or government requirement has been verified. Use current source evidence and appropriate independent advisers.

NEXT STEP

Complete the Excel evidence tracker, review unresolved critical gates and obtain documented approval before acting.

PRACTICAL SME PLANNING TOOL

Decide clearly. Build confidently.



Keep evidence, review assumptions and approve consciously.