

INITIAL CASH REQUIREMENTS FOR THE NEW BUSINESS

	Amount	Detailed description of what belongs in this line.
START UP DOLLARS NEEDED		
Advertising	\$0	Promotion for opening the business
Beginning inventory	\$0	The amount of inventory needed to open
Building construction	\$0	The amount per contractor bid and other
Cash	\$0	Requirements for the cash register
Decorating	\$0	Estimate based on bid if appropriate
Deposits	\$0	Check with the utility companies
Fixtures and equipment	\$0	Use actual bid on all F and E
Installing fixtures and equipment	\$0	Use actual bids and other
Insurance	\$0	Bid from insurance agent
Lease payment	\$0	Amount to be paid before opening
Licenses and permits	\$0	Check with city or state offices
Miscellaneous	\$0	All other
Professional fees	\$0	Include CPA, attorney, engineer, etc.
Remodeling	\$0	The amount per contractor bid and other
Rent	\$0	Amount to be paid before opening
Services	\$0	Cleaning, accounting, etc.
Signs	\$0	The amount per contractor bid and other
Supplies	\$0	Office, cleaning, etc. supplies
Unanticipated expenses	\$0	Include an amount for the unexpected
Other	\$0	
Other	\$0	
Other	\$0	
	<u>\$0</u>	
TOTAL START-UP DOLLARS	<u>\$0</u>	Total amount of costs before opening
REPEATING MONTHLY EXPENSES		
		In the expenses listed below include the first three months cash needs unless otherwise noted.
Advertising	\$0	
Bank service charges	\$0	
Credit card fees	\$0	
Delivery charges	\$0	
Dues and subscriptions	\$0	
Health insurance	\$0	Not including the amount included above
Insurance	\$0	Not including the amount included above
Interest	\$0	
Inventory	\$0	See *** description below
Lease payments	\$0	Not including the amount included above
Loan payments	\$0	Principal and interest payments
Miscellaneous	\$0	
Office expense	\$0	
Payroll other than owner or manager	\$0	
Payroll taxes	\$0	
Professional fees	\$0	
Rent	\$0	Not including the amount included above
Repairs and maintenance	\$0	
Salary of owner or manager	\$0	Include only if applicable first three months
Sales tax	\$0	
Supplies	\$0	
Telephone	\$0	
Utilities	\$0	
Other	\$0	
Other	\$0	
Other	\$0	
Other	\$0	
Other	\$0	
Other	\$0	
	<u>\$0</u>	
TOTAL REPEATING EXPENSES	<u>\$0</u>	
TOTAL CASH NEEDED AT STARTUP	<u><u>\$0</u></u>	

*** Include the amount that will be for expanding your inventory. If inventory is to replace from cash sales do not include here. Assume the sale generated sufficient cash for the replacement.