

# INITIAL CASH REQUIREMENTS FOR THE NEW BUSINESS

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

\*\*\* 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.