

BUSINESS START-UP CASH NEEDS

BASIC ONE-TIME COSTS

Fixtures, furniture, signs:	
Equipment costs:	
Legal fees:	
Accounting fees:	
Real estate deposit:	
Phone deposit:	
Other utility deposits:	
Rent before opening:	
Phone before opening:	
Other utilities before opening:	
Payroll before opening:	
Remodeling costs:	
Equipment costs:	

Subtotal:

STARTING INVENTORY/RAW GOODS

Detail:

Subtotal:

INITIAL ADVERTISING/PROMOTION

Detail:

Subtotal:

RESERVE FOR _____ MONTHS' OPERATING EXPENSES

Subtotal:

TOTAL