

# 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