



ONE TIME START UP EXPENSES	AMOUNT	NOTES
One Time Start-Up Costs:		
Rent Deposit		
Furniture & Fixtures		
Equipment		
Buildout/ Renovations		
Decorating, Painting and Remodeling		
Installation of Fixtures & Equipment		
Starting Inventory		
Deposits with Public Utilities		
Legal and Other Professional Fees		
License and Permits		
Advertising and Promotion		
Consulting		
Software		
Cash		
Other:		
Total One Time Start-Up Costs:		
Monthly Expenses:		
Bank Charges		
Debt Service (Principal & Interest)		
Insurance		
Membership & Dues		
Maintenance & Repairs		
Marketing & Promotion: Advertising		
Marketing & Promotion: Other		
Miscellaneous		
Payroll: Wages (Owner/ Manager)		
Payroll: Wages (Employees)		
Payroll Tax		
Professional Fees: Accounting		
Professional Fees: Legal		
Professional Fees: Other		
Rent		
Subscriptions		
Supplies: Office		
Supplies: Operating		
Telephone		
Utilities		
Other:		
Total Monthly Expenses:		
Number of months required to cover Expenses:		Working Capital
TOTAL START-UP FUNDS REQUIRED:		
Loan Amount (At 80% of Total Start-Up)		