

Money is better than poverty, if only for financial reasons.
~ Woody Allen

Capital Requirements

How will you apply the proceeds of debt or equity financing? Use this sheet to determine your financing needs. While many investors or lenders may be satisfied with a summary listing of what you will do with the (their) money (See “Use of Funds Summary” (next worksheet)), often they will want a detailed list of what you intend to purchase. You will also likely want to list everything you will need.

The amounts entered here will automatically flow into the appropriate assumption pages and will be included on your financial statements.

Note: Removing Rows

If any of these sections or rows are unnecessary, please **HIDE** them (First highlight the row(s) you don't want, then pull-down under **Format** to **Row**, then click **Hide**. Deleting them may cause formula problems elsewhere in the model.)

Capital Requirements (in thousands)		2005							
		Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05
Start-Up Costs									
Accounting		0							
Brochures									
Business Plan									
Insurance									
Legal Fees - Agreements									
Legal Fees - Patent Application									
Licenses & Permits									
Logo/Brand Development									
Office Supplies									
Postage									
Printed Materials									
Property Inspection									
Rent - Office									
Rent - Warehouse									
Telephone									
Web Hosting									
Website									
xxx									
xxx									
xxx									
Total Start-Up Costs		-	-	-	-	-	-	-	-

Start-Up Costs

This section can easily be changed to **Expansion Costs** for a growing company.

You may add line item by simply inserting rows (Pull-down under **Insert** (above) and let go on Rows).

Just be sure that the Total at the bottom of the section includes all rows in the section. (The Total numbers are the ones carried throughout the model.)

The screenshot shows a Microsoft Excel spreadsheet titled 'Financials--Comprehensive'. The spreadsheet is organized into columns for months from Jan-05 to Aug-05. The rows are categorized into three main sections: Product Development, New Products & Services, and Acquisitions. Each section has a 'Total' row at the bottom. The 'Total Additional R&D Investment' row at the bottom shows a total of \$- for each month. The spreadsheet also includes a navigation pane on the right and a status bar at the bottom.

	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05
Product Development								
R&D	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
xxxx								
xxxx								
xxxx								
xxxx								
xxxx								
Total R&D	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
New Products & Services								
xxxx								
xxxx								
xxxx								
xxxx								
xxxx								
xxxx								
xxxx								
Total New Products & Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Acquisitions								
xxxx								
xxxx								
xxxx								
Total Acquisitions	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
New Hires - R&D								
Total Additional R&D Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

You can change this entire section – add or remove sub-sections. (For example, change “Product Development” to “Services Development” or anything else that will work for your business.)

Just make sure that the Total at the bottom of this section includes everything in this section.

The “New Hires” at the bottom will automatically roll-up from the HR pages and continue to carry forward. Always manage your HR planning from the “Assumptions – HR” page.

On the “Use of Proceeds” summarizes everything from this page -- the table will be picked up by your Financing Requirements page in the text of BizPlanBuilder.

Sales & Marketing

Sales & Marketing costs can add up quickly. Smart investors realize that you will need to spend money on marketing in order to be successful. Use this page to itemize your launch costs—we recommend listing at least 9 months worth of sales and marketing budget items to get your “pump primed.”

	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05
Marketing & Sales									
Advertising									
xxx Magazine									
xxx									
xxx									
xxx									
Total Advertising									
Direct Mail									
Direct Mail - List Test									
Direct Mail - Roll-Out									
Total Direct Mail									
Internet									
Internet Search Engines - Google									
Internet Search Engines - Overture									
Internet Advertising - Web Links									
Total Internet									
Packaging									
Packaging/Launch									
xxx									
Total Packaging									
Public Relations									
PR Firm									
PR Materials									
Total PR									
Search Engines									
Internet Search Engines - Google									
Internet Search Engines - Overture									
Total Search Engines									
New Hires - Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Marketing Requirements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Sales & Marketing costs will be carried to the “Use of Proceeds - Summary” page by sub-total of the bold-heading sections. *If you change a bold heading here, it will automatically change on the Use of Proceeds page.* You can add sub-sections... just make sure you add matching sub-sections on the “Use of Proceeds – Summary page.”

The “New Hires” at the bottom will automatically roll-up from the HR pages and continue to carry forward. Always manage your HR planning from the “Assumptions – HR” page.

Inventory

	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05
Inventory							
Intro Offer	\$ -						
Start-Ups							
Small Businesses USA							
Businesses Non-USA							
Associations							
Affiliates							
Resellers							
Schools							
Corporations							
Consultants							
Other							
Total Inventory	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

If you need to purchase inventory, you can itemize it here. The headings are automatically copied from the “Basic Assumptions” page—where you entered your product lines or profit center categories.

Inventory will be carried to the “Use of Proceeds – Summary” page as a single line item.

Capital Equipment

The bold headings are common accounting terminology—we recommend using them as they are. Go ahead and change the blue headings to suit yourself. You can add as many rows as you like (remember to HIDE the rows that you don’t want). Remember to make sure that the total in each section include all of the rows you have added.

	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05
Capital Equipment								
Land (Non-Depreciable Asset)								
Property A	\$ -							
Property B								
Property C								
Total Land	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Buildings & Leasehold Improvements								
xxxx								
xxxx								
xxxx								
Total Buildings & Improvements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Furniture & Fixtures								
xxxx								
xxxx								
xxxx								
Total Furniture & Fixtures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Machinery & Equipment								
xxxx								
xxxx								
xxxx								
Total Machinery & Equipment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -