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

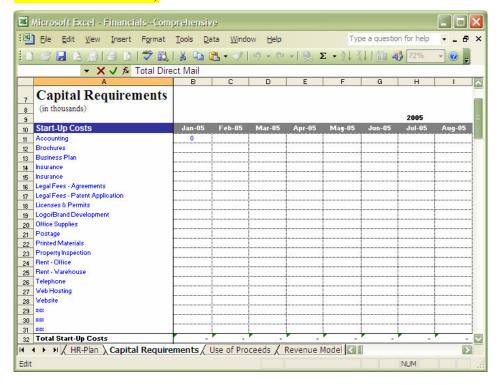
Capital Requirements

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.)

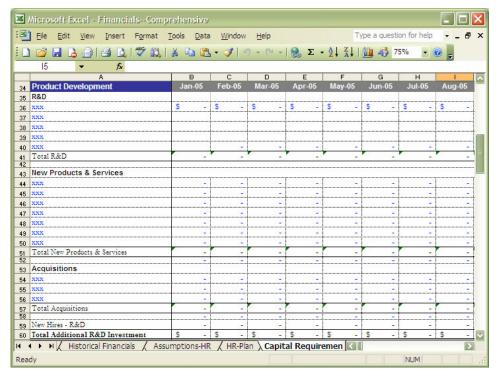


Start-Up Costs

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.)



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.)

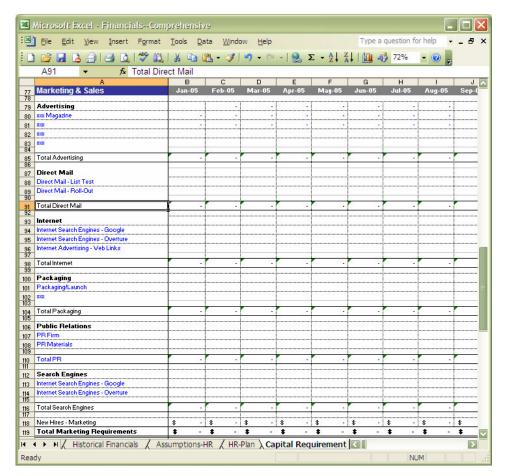
Just make sure that the Total at the bottom of this section includes everything in this section.

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

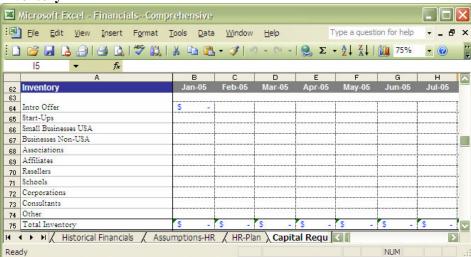
Sales & Marketing costs can add up quickly. Smart investors realize that you will need to spend money on marketing in order to be successful. Use this page to itemize your launch costs—we recommend listing at least 9 months worth of sales and marketing budget items to get your "pump primed."



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



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.

