

FINANCING A BUSINESS

SAMPLE BUSINESS BALANCE SHEET

When seeking financing for your small business, your banker or lender may ask you for a balance sheet representing your current financial condition. The following provides an example of the types of information generally included in a business balance sheet.

Assets

Cash	\$ _____
Accounts receivable	\$ _____
Inventory	\$ _____
Short-term loans	\$ _____
Prepaid expenses	\$ _____
Long-term loans	\$ _____
Land	\$ _____
Buildings	\$ _____
Improvements	\$ _____
Equipment	\$ _____
Furniture	\$ _____
Vehicles	\$ _____
Other Assets	\$ _____
<i>TOTAL ASSETS</i>	\$ _____

Liabilities

Accounts payable	\$ _____
Short-term notes payable	\$ _____
Interest payable	\$ _____
Taxes payable	\$ _____
Long-term notes payable	\$ _____
<i>TOTAL LIABILITIES</i>	\$ _____
<i>Capital or Owner's Equity</i>	
Stock	\$ _____
Retained earnings	\$ _____
<i>TOTAL CAPITAL or OWNER'S EQUITY</i>	\$ _____

(Total Assets will always equal Total Liabilities plus Total Capital)