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## 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	\$ _____	
<b>TOTAL ASSETS</b>		\$ _____

#### **Liabilities**

Accounts payable	\$ _____	
Short-term notes payable	\$ _____	
Interest payable	\$ _____	
Taxes payable	\$ _____	
Long-term notes payable	\$ _____	
<b>TOTAL LIABILITIES</b>		\$ _____

#### **Capital or Owner's Equity**

Stock	\$ _____	
Retained earnings	\$ _____	
<b>TOTAL CAPITAL or OWNER'S EQUITY</b>		\$ _____

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