SOURCES AND USES WORKSHEET

Show where every dollar of a project comes from and where it goes, and find any funding gap before a lender does.

TYPE: WORKSHEET REVIEWED: NOVEMBER 2026 TIME: 20 TO 30 MINUTES LEVEL: INTERMEDIATE

AT A GLANCE

- A **sources and uses** table has two sides: **sources** (where the money comes from) and **uses** (where it goes). The totals must match.
- If uses are bigger than sources, you have a **funding gap** to fill before the project can happen.
- Page 2 is **fillable**. It totals both sides, shows each line's share, and calculates any gap.

Why it matters

Lenders and investors use sources and uses to see the whole project at once: how much you're putting in, how much you're borrowing, and whether the plan is fully funded. It's standard for buying equipment, opening a location, buying a business or any project with several funding sources.

How to fill it in

1. **Uses first.** List every cost of the project: purchase price or buildout, equipment, inventory, working capital, fees and closing costs, and a reserve.
2. **Sources next.** List every source: your own cash, loans, investor money, grants and anything else.
3. **Check the gap line.** It should be **$0**. A positive number means you still need that much more.
4. **Check your share.** Lenders often want to see you put in some of your own money. See **R-06 Small Business Loans and SBA Loans**.

Example: Lina opens her bakery

Uses	Amount	Sources	Amount
Buildout	$55,000	Lina's savings	$20,000
Ovens and equipment	$38,000	Aunt's loan	$10,000
First inventory	$6,000	Equipment financing	$30,000
Deposits and fees	$9,000	Community lender loan	$50,000
Working capital	$12,000	Grant	$5,000
Total uses	**$120,000**	**Total sources**	**$115,000**

Lina's **gap is $5,000**. She negotiates a two-month free-rent period with her landlord, which lowers her working-capital need by $5,000, and the plan balances.

> TIP
> Calculations work in **Adobe Acrobat Reader** (free) and most desktop PDF apps.

Where to go next

- **R-25 Use-of-Funds Plan**
- **R-06 Small Business Loans and SBA Loans**
- **B-13 Renting Your First Space: Leases Explained (Main Street)**

IMPORTANT
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SOURCES AND USES

Where the money goes, and where it comes from. The totals should match.

Uses: where the money goes

	Amount	Share
Purchase price, buildout or construction		
Equipment and vehicles		
Inventory		
Working capital		
Fees and closing costs		
Reserve or cash cushion		
Other		
Total uses		

Sources: where the money comes from

	Amount	Share
Your own cash		
Loan 1		
Loan 2		
Investor money		
Grants		
Seller financing or other		
Other		
Total sources		

Check

Funding gap (uses minus sources; should be $0)	
Your own cash as a share of total uses	