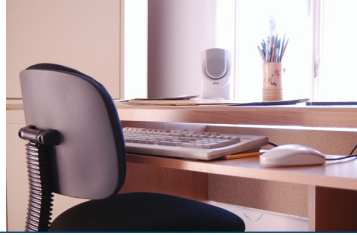


# ***Furnishing***



## ***Your Business***

Once you have chosen a location for your business, you will need to think about equipping your office space. You may need furniture, copiers, cash registers, phone systems, computers, paper products and other supplies.

When furnishing your business space, consider who will see it. Will your customers come in regularly? If so, consider the image you want to project, and furnish your outer office accordingly.

While you may be tempted to buy the best equipment available to get your business off to a good start, cost is of the utmost importance at this stage. Consider buying used equipment, such as copiers and cash registers. For telephones and computers, you may want to start with a smaller system that can be upgraded later. Familiarize everyone involved with the systems you choose so they will be used to their fullest potential.

If you are going into manufacturing, your equipment is an integral part of the success of your business. You must decide who will supply your equipment, and whether to lease or buy. Your own prior experience in the business should give you some ideas for reputable suppliers whose products you trust. You may also want to check with competitors outside your area for recommendations they might have.

The decision to lease or buy depends on a number of factors. A lease generally requires no down payment and allows you to spread payments out over a longer period than equipment loans. Some leases leave responsibility for maintenance to the leasee. There are also tax advantages to leasing that you should discuss with your accountant. Remember, however, that you do not own the equipment at the end of the leasing period. Also, a lease is a long-term legal contract that is not easily broken.