

**UNIFORM STATE REPORT/ANNUAL REPORT**  
**INTRODUCTION AND INSTRUCTIONS**

The purpose of the uniform state report is to provide a detailed summary of information for all operations conducted by the legal entity required to file in accordance with Tennessee Code Annotated § 45-18-109 of the Check Cashing Act, or imposed by the regulating authority administering the Act.

The reporting entity must follow all instructions explicitly. If a company or affiliate operates more than one licensed office, the report must be filed on a composite basis. When preparing the report, do not underline or change captions. Report all amounts in even dollars. Where insufficient space is provided to set forth the facts adequately, annex a schedule giving the details.

The following schedule letters, captions and item numbers correspond with those shown in the report.

**REPORTING ENTITY: INSTRUCTIONS**

**Schedule A**  
**Statement of Income and Expenses**

The purpose of this schedule is to show all income derived or produced by the reporting entity during the period covered by the report.

- (1) Check Cashing Fees Collected and/or Earned: This account must report all check cashing fees.
- (2) Other Business Income: This account must itemize all other revenue earned or collected by the reporting entity not derived from check cashing.
- (3) Total Income: The sum of Items 1 and 2 under Combined Column.
- (4) Advertising: This account must show the amount of expenses for promoting the business of the reporting entity. Show only the amount for purchases of advertising supplies or outside services.
- (5) Audit/Examinations: This account must show the amount of expenses by the reporting entity for auditing and/or examinations during the year.
- (6) Charge-Offs: This account must show expenses reported when default occurred.
- (7) Depreciation and Amortization: This account must show the amount of all depreciation and amortization expenses occurred during the year for fixed assets and other depreciable and amortizable assets.
- (8) Insurance and Fidelity Bonds: This account must show the amount of expenses by the reporting entity for all insurance and bonding requirements.
- (9) Legal and Accounting Fees: This account must show the amount of expenses by the reporting entity during the year for all legal and accounting fees related to the activities of outside counsel.

- (10) Office Supplies: Must include printing, office supplies, and other general office expenses.
- (11) Rent, Maintenance Services and Utilities: This account must show the amount of rent paid during the year, plus fees for maintenance and utilities.
- (12) Total Compensations of Officers and/or Owners: This item must include all salaries, bonuses, pensions and other compensation paid to officers and owners of the reporting entity.
- (13) Salaries or wages of all Employees: This item must include all salaries, bonuses, wages, pensions paid to employees of the reporting entity.
- (14) Tax other than on Income: All tax excluding state and federal income tax.
- (15) License Fees: This account must show the amount of all licensing fees paid to city, county, state and federal government.
- (16) Telephone/Fax /Internet: This item must include the amount of fees paid during the year for all facsimile, telephone, and internet services.
- (17) Travel and Meals: This account must show the amount of expenses by the licensee for business travel and meals.
- (18) Miscellaneous: This account must list all other expenses incurred by the reporting entity not otherwise shown.
- (19) Interest Expense: Represents total interest expenses on all debt obligations during the year.
- (20) Total Expenses: Sum of Items 4 through 19.
- (21) Income Before Tax: Item 3 less Item 20.
- (22) Tax(es): This item must show the amount of state and federal income taxes paid or accrued for the year.
- (23) Total Expenses including Tax: Item 20 plus Item 22.
- (24) Net Income: Item 3 less Item 23.

**Schedule B**  
**Balance Sheet**

The purpose of this schedule is to show the financial position of the reporting entity for the period covered by this report.

- (1) Cash and Cash Equivalents: This account must include all cash and any instruments that converted into cash within 90 days.
- (2) Securities: This account must report the amount of investments in securities, such as stocks, bonds and other securities.
- (3) Accounts Receivable: This account must reflect the balance due from customers less the allowance for bad debts.
- (4) Notes Receivable: This account represents any obligations due the licensee from unrelated or non-affiliated entities pursuant to a written promissory note or loan.
- (5) Cash Surrender Value of Life Insurance on Officers, Owners: This account must report the cash surrender value of life insurance policies carried by the reporting entity. **(Do Not Report the Face of the Policy)**
- (6) Prepaid Expenses: This account must show the expenses paid in advance.
- (7) Total Current Assets: The sum of Item 1 through Item 6.
- (8) Furniture, Fixtures & Equipment: This account must report the cost of tangible assets, such as furniture, computers, office equipment, signs and other fixtures owned by the company less accumulated depreciation.
- (9) Vehicles: This account must show the cost of vehicles less accumulated depreciation titled in the licensee's name
- (10) Buildings: This account must show the cost of the building(s) owned by the reporting entity less accumulated depreciation.
- (11) Leasehold Improvements: This account must show the cost of improvements to leased property, such as buildings, walkways, landscaping, etc., less accumulated depreciation.
- (12) Land: This account must show the cost of the land owned by the reporting entity.
- (13) Total Fixed Assets: The sum of Item 8 through Item 12.
- (14) Other Assets: This account must show the value of other assets owned by the reporting entity.
- (15) Investment(s) in Other Business: Equities in other businesses not included in the above reporting.
- (16) Total Assets: The sum of items 7, 13, 14 and 15.

- (17) Accounts Payable: This account must report current liabilities to creditors.
- (18) Payroll: This account must report the amount of wages, salaries or other compensation due to employee(s) of the reporting entity during the current period.
- (19) Rents Payable: This account must report the rent or lease payments due in the current period.
- (20) Taxes: This account must report the amount of all federal, state, city and county taxes due in the current period.
- (21) Current portion of Long-Term Debt: This account must report the current debt payable within 12 months.
- (22) Other Current Liabilities: Other current liabilities not listed above.
- (23) Total Current Liabilities: Sum of item 17 through Item 22.
- (24) Mortgage, Bonds & Notes Payable: This account must report the amount of long-term obligations.
- (25) Other Long-Term Liabilities: Other long-term liabilities not listed above.
- (26) Total Long-Term Liabilities: The sum of Items 24 and 25.
- (27) Total Liabilities: The sum of Item 23 and Item 26.
- (28) Capital: This account must show the reporting entity's Paid-in Capital.
- (29) Retained Earnings:
- (a) Beginning Balance: This account must show the reporting entity's accumulated earnings as of January 1, 2010.
  - (b) Net Income: This account must show the amount listed on Schedule A, Number 24, Combined Columns on the Income and Expense Statement.
  - (c) Deduction or Distributions: This account must report the amount of distributions to the proprietor, partners, LLC members, stockholders, etc.
  - (d) Ending Balance: The sum of items (a) and (b) less (c).
- (30) Total Net Worth: Sum of Items 28 and 29(d).
- (31) Total Liabilities and Net Worth: The sum of Item 27 and 30. **This amount should equal Item 16, Total Assets.**

ANNUAL REPORT  
CALENDAR YEAR ENDING DECEMBER 31, 2010

LICENSEES ENGAGED IN THE BUSINESS OF  
**CHECK CASHING**  
IN THE STATE OF TENNESSEE

**DEADLINE: SEPTEMBER 1, 2011**

**READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT**

This form must be completed for each licensed office, unless a company or affiliate operates more than one licensed office in this state, in which case this report should be filed on a composite basis.

**REPORTING ENTITY**

1. Name of Licensee: \_\_\_\_\_
2. Licensee Number: \_\_\_\_\_
3. Provide the address and telephone number of all places of business operated by the licensee and describe the nature of the business conducted at each location. *Please attach*
4. Business Type:
  - a)  Proprietorship
  - b)  Partnership
  - c)  Limited Partnership
  - d)  Limited Liability Company
  - e)  Corporation
  - f)  Other \_\_\_\_\_

**Schedule A**

**Income and Expense Statement  
For the Period of January 1, 2010 to December 31, 2010**

**INCOME**

	<u>CC Business</u>	<u>Other Business</u>	<u>Combined</u>
1. Check Cashing Fees Collected and /or Earned	_____	_____	_____
2. Other Business Income	_____	_____	_____
3. Total Income	_____	_____	_____

**EXPENSES** *(Allocate by Percentage of Income)*

4. Advertising	_____	_____	_____
5. Audit/Examination(s)	_____	_____	_____
6. Charge-offs	_____	_____	_____
7. Depreciation and Amortization	_____	_____	_____
8. Insurance and Fidelity Bonds	_____	_____	_____
9. Legal/Accounting Fees	_____	_____	_____
10. Office Supplies	_____	_____	_____
11. Rent, Maintenance Services and Utilities	_____	_____	_____
12. Total Compensation of Officers and/or Owners	_____	_____	_____
13. Salaries or wages of all Employees	_____	_____	_____
14. Taxes other than on Income	_____	_____	_____
15. License Fees	_____	_____	_____
16. Telephone/Fax/Internet	_____	_____	_____
17. Travel & Meals	_____	_____	_____
18. Miscellaneous	_____	_____	_____
19. Interest Expense	_____	_____	_____
20. Total Expenses (Total Items 4 through 19)	_____	_____	_____
21. Income before Tax (Item 3 less Item 20)	_____	_____	_____
22. Taxes			
(a) State	_____	_____	_____
(b) Federal	_____	_____	_____
23. Total Expenses including tax (Item 20 plus Item 22)	_____	_____	_____
24. Net Income (Item 3 less Item 23)	_____	_____	_____

**Schedule B**  
**Balance Sheet**

**For Year End December 31, 2010**

**ASSETS**

1. Cash and Cash Equivalents		_____
2. Securities		_____
3. Accounts Receivable	_____	
(a) Less allowance for bad debts	( _____ )	_____
4. Notes Receivable		_____
5. Cash Surrender Value of Life Insurance on Officers, Stockholders, Owners <b>(DO Not Report Face of Policy)</b>		_____
6. Prepaid Expenses		_____
7. TOTAL CURRENT ASSETS (Items 1 through 6)		_____
8. Furniture, Fixtures & Equipment	_____	
(a) Less accumulated depreciation	( _____ )	_____
9. Vehicles	_____	
(a) Less accumulated depreciation	( _____ )	_____
10. Buildings	_____	
(a) Less accumulated depreciation	( _____ )	_____
11. Leasehold Improvements	_____	
(a) Less accumulated depreciation	( _____ )	_____
12. Land		_____
13. TOTAL FIXED ASSETS (Items 8 through 12)		_____
14. Other Assets		_____
15. Investment in other Business		_____
16. TOTAL ASSETS (Total Items 7, 13, 14 & 15)		=====

**LIABILITIES**

17. Accounts Payable \_\_\_\_\_

18. Payroll Payable \_\_\_\_\_

19. Rent Payable \_\_\_\_\_

20. Tax Payable \_\_\_\_\_

21. Current portion of Long-Term Debt  
(Short Term: Less than 12 months) \_\_\_\_\_

22. Other Current Liabilities \_\_\_\_\_

23. TOTAL CURRENT LIABILITIES (Items 17 through 22) \_\_\_\_\_

24. Mortgage, Bonds, Notes Payable  
(Long Term: More than 12 months) \_\_\_\_\_

25. Other Long-Term Liabilities \_\_\_\_\_

26. TOTAL LONG TERM LIABILITIES (Items 24 and 25) \_\_\_\_\_

27. TOTAL LIABILITIES (Total Items 23 and 26) \_\_\_\_\_

**Net Worth**

28. Capital \_\_\_\_\_

29. Retained Earnings:  
(a) Beginning Balance (January 1, 2010) \_\_\_\_\_  
(b) Add: Net Income \_\_\_\_\_  
(c) Deduct: Deduction or Distributions ( \_\_\_\_\_ )  
(d) Ending Balance (December 31, 2010) \_\_\_\_\_

30. TOTAL NET WORTH (Total Items 28 through 29d) \_\_\_\_\_

31. TOTAL LIABILITIES & NET WORTH (Total Items 27 and 30) =====