

WORKSHEET 3:

MONTHLY OPERATING EXPENSES

Some of your start-up expenses will also become ongoing monthly costs once your firm is in operation. It is necessary to estimate all of your monthly costs so that you are realistic about the income your firm will need. This worksheet includes some basic considerations. Completing it will help you and your Longwood SBDC counselor develop cash flow projections. In the column adjacent to the monthly expenses, make notes to those that increase or decrease in particular months.

	<u>Monthly Expense</u>	<u>Additional Notes</u>
Rent/Mortgage Payment	\$ _____	_____
Equipment Lease	\$ _____	_____
Maintenance and Repairs	\$ _____	_____
Advertising	\$ _____	_____
Office Supplies	\$ _____	_____
Delivery	\$ _____	_____
Postage	\$ _____	_____
Vehicle Expenses	\$ _____	_____
Legal/Professional Fees	\$ _____	_____
Insurance(s)	\$ _____	_____
Telephone	\$ _____	_____
Utilities	\$ _____	_____
Website/ISP Account	\$ _____	_____
Travel	\$ _____	_____
Dues/Memberships	\$ _____	_____
Inventory/Materials	\$ _____	_____
Payroll	\$ _____	_____
Payroll Taxes	\$ _____	_____
Taxes/Licenses	\$ _____	_____
Franchise Fees/Royalties	\$ _____	_____
Other _____	\$ _____	_____
Other _____	\$ _____	_____
Total Monthly Expenses	\$ _____	

