

Example: Operating Expenses

	<i>Year One</i>	<i>Year Two</i>	<i>Year Three</i>
Advertising	\$7,200	\$7,200	\$7,200
Auto	6,648	6,648	6,648
Interest and Bank Charges	996	996	996
Insurance/Licenses/Fees	1,700	1,700	1,700
Professional (Accounting, Legal)	1,500	1,500	1,500
Rent (Equipment)			
Rent (Premises)	2,400	2,400	2,400
Office Supplies and Expenses	2,400	2,400	2,400
Business Licenses and Permits	130	130	130
Telephone	1,800	1,800	1,800
Travel and Promotion	4,400	4,400	4,400
Supplies and Small Tools		1,000	1,000
Processing, Legal, Broker Fees	850	850	850
Auto (Gas, Oil)	3,000	3,000	3,000
Management Salaries	43,200	43,200	43,200
Wages and Subcontractor Fees	7,200	7,200	7,200
Employer Wage Burden	5,040	5,040	5,040
Workers' Compensation	161	161	161
Loan Payments–Interest	639	285	3
Total Operating Expenses	\$89,264	\$89,910	\$89,629