

## Monthly Fixed Cash Disbursements

Category	Amount	Explanation
Employee Wages (Note #1)		
Payroll Taxes (2)		
Outside Services (3)		
Supplies		
Repairs and Maintenance		
Advertising (4)		
Car, Delivery, Travel, Freight		
Accounting and Legal		
Rent (5)		
Telephone (6)		
Utilities (7)		
Insurance (8)		
Other Expenses (Specify):		
Total Fixed Monthly Operating Expenses (9)		

### Worksheet 1: Example

## Monthly Fixed Cash Disbursements

Category	Amount	Explanation
Employee Wages	\$3,568	4 employees x 40 hours x \$5.15 x 4.33 weeks = \$3568 per month
Payroll Taxes	273	\$3568 x 7.65%
Outside Services	50	Pest control, trash removal, cleaning service
Supplies	75	Misc. boxes, ribbons, etc.
Repairs and Maintenance	50	General maintenance
Advertising	250	Yellow Pages Ad
Car, Delivery, Travel, Freight	50	Average of \$50 monthly local delivery costs, stamps, etc.
Accounting and Legal	50	Bookkeeper
Rent	750	5 year lease including common fees/60 months
Telephone	100	Estimate based on similar businesses
Utilities	150	Estimate from Virginia Power based on square footage and use of facilities
Equipment Lease	200	Point of sale Computer System
Total Fixed Monthly Expenses	\$5566	