

Financial Analysis: Ongoing Expenses

ONGOING EXPENSE	ESTIMATE OF COST	ACTUAL COST
Owner's salary		
Employee salaries, wages and commissions		
Rent		
Utilities (including Internet, telephones)		
Taxes		
Insurance		
Inventory		
Equipment and supplies		
Professional services (lawyer, accountant, etc.)		
Website hosting and maintenance		
Advertising and marketing		
Loan payments		
Miscellaneous, unplanned expenses		
TOTAL		

Adapted from materials published on www.sba.gov.