

WORKSHEET 48: OPERATING EXPENSES

	YEAR 1	YEAR 2	YEAR 3
Advertising			
Auto (Includes R&M, Insurance)			
Interest / Bank Charges			
Insurance/ Licenses/ Fees			
Professional (Accounting & Legal)			
Rent (Equipment)			
Rent (Premises)			
Office Supplies & Expenses			
Business Licenses & Permits			
Telephone			
Utilities			
Repairs & Maintenance			
Travel & Promotion			
Purchase Other Assets			
Processing, Legal & Broker Fees			
Auto (Gas, Oil)			
Management Salaries			
Wages & Subcontractor Fees			
Employer Wage Burden			
Workers' Compensation			
Loan Payments - Interest			
Total Operating Expenses			